

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long Term Care
Project Name/Number: 1LTCG Rate Increase Filing for 2020/

Filing at a Glance

Company: Continental General Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 07/02/2020
SERFF Tr Num: GLTC-132444690
SERFF Status: Assigned
State Tr Num: GLTC-132444690
State Status: Received Review in Progress
Co Tr Num: 1LTCG RATE INCREASE FILING 2020

Implementation: On Approval
Date Requested:
Author(s): Beth Lovaas, Cameron Zima, Huyen Pham, Elizabeth Burchfield, Ryan Huntley, Noah Simonson, Cheryl Casker, Melissa Sample, Elizabeth O'Brien, Kristie Pompa, Sean Zhou, Madison Nahrup

Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:
Proposed aggregate 76% increase on 4 PA policyholders of Continental General's group LTC forms: 1LTCGP0001-PA and 1LTCGP0008-PA.

State: Pennsylvania
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long Term Care
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Filing Company: Continental General Insurance Company

General Information

Project Name: 1LTCG Rate Increase Filing for 2020

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type:

Filing Status Changed: 07/04/2020

State Status Changed: 07/04/2020

Created By: Huyen Pham

Corresponding Filing Tracking Number:

State TOI: LTC03G Group Long Term Care

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Texas is the state of domicile.

Market Type: Group

Group Market Size: Large

Overall Rate Impact: 76%

Deemer Date:

Submitted By: Huyen Pham

State Sub-TOI: LTC03G.001 Qualified

Filing Description:

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Group Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company

Company and Contact

Filing Contact Information

Madison Nahrup, Manager of Pricing
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

Madison.Nahrup@continental-ins.com
512-969-2837 [Phone]

SERFF Tracking #: GLTC-132444690

State Tracking #: GLTC-132444690

Company Tracking #: 1LTCG RATE INCREASE
FILING 2020

State: Pennsylvania

Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Long Term Care

Project Name/Number: 1LTCG Rate Increase Filing for 2020/

Filing Company Information

Continental General Insurance
Company
11001 Lakeline Blvd
Suite 120
Austin, TX 78717
(866) 830-0607 ext. [Phone]

CoCode: 71404
Group Code: 84
Group Name:
FEIN Number: 47-0463747

State of Domicile: Texas
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? Yes

Fee Explanation: Texas is the state of domicile. Texas filing fee is \$100.

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Continental General Insurance Company	\$100.00	07/02/2020	180303896

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	1LTCG Rate Increase Filing for 2020/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	11/27/2017
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GLTC-131249558

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	76.000%	76.000%	\$6,983	4	\$9,189	76.000%	76.000%

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	1LTCG Rate Increase Filing for 2020/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA - Rate Sheets - 1LTCG	1LTCGP0001-PA, 1LTCGP0008-PA	Revised	Previous State Filing Number: GLTC-131249558 Percent Rate Change Request: 76	PA - Rate Sheets - 1LTCG.pdf,

Current Rates

Continental General Insurance Company
Long Term Care Form 1LTCP0001 (PA)
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

Issue Age	Benefit Period							
	2-Year	3-Year	4-Year	5-Year	6-Year	8-Year	Lifetime	
<38	33	38	41	45	48	54	60	* Joint applicants receive 15% discount.
38	35	40	43	47	52	57	64	
39	36	41	47	48	54	60	67	
40	38	43	48	52	57	64	71	
41	40	47	50	54	59	66	74	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
42	41	48	54	57	62	69	78	
43	43	50	57	60	66	74	83	
44	47	54	60	64	71	79	90	
45	48	57	64	67	74	83	95	
46	52	60	67	71	79	88	100	
47	54	64	71	76	83	93	105	
48	55	66	73	78	86	95	109	
49	57	67	74	79	88	98	112	
50	59	69	76	83	92	102	116	
51	60	71	79	85	93	105	119	
52	60	73	81	88	97	109	123	
53	64	78	86	93	102	114	130	
54	67	81	92	98	109	121	137	
55	71	86	95	104	114	126	143	
56	74	90	100	107	119	133	150	
57	78	95	105	112	124	140	157	
58	86	104	116	124	138	154	173	
59	95	114	128	137	152	169	190	
60	104	124	138	149	164	183	206	
61	111	135	150	161	178	199	223	
62	119	143	161	173	192	213	238	
63	131	157	176	188	207	232	259	
64	142	171	190	204	225	251	278	
65	152	183	204	219	242	270	299	
66	164	197	219	235	259	287	318	
67	175	211	233	251	275	306	339	
68	195	235	263	280	309	342	378	
69	216	261	290	311	342	380	420	
70	237	287	320	342	377	418	460	
71	257	311	347	372	410	454	499	
72	280	337	377	403	444	492	541	
73	330	399	446	477	524	581	638	
74	380	460	513	550	605	670	733	
75	430	522	582	624	686	759	829	
76	482	584	651	696	766	848	926	
77	532	645	721	771	847	937	1,021	
78	591	717	800	855	940	1,040	1,134	
79	648	788	881	942	1,035	1,146	1,244	
80	707	859	961	1,026	1,130	1,249	1,355	
81	766	931	1,040	1,113	1,223	1,353	1,465	
82	824	1,002	1,121	1,198	1,318	1,457	1,578	
83	886	1,080	1,206	1,287	1,417	1,566	1,692	
84	950	1,156	1,291	1,377	1,515	1,674	1,807	
85	1,014	1,232	1,375	1,467	1,614	1,783	1,923	
86	1,077	1,310	1,460	1,557	1,714	1,892	2,039	
87	1,140	1,386	1,545	1,647	1,813	2,001	2,155	
88	1,189	1,441	1,604	1,709	1,880	2,075	2,233	
89	1,239	1,496	1,662	1,769	1,946	2,151	2,310	
90	1,287	1,552	1,721	1,830	2,013	2,226	2,388	
91	1,336	1,607	1,778	1,890	2,081	2,300	2,466	
92	1,386	1,662	1,837	1,951	2,148	2,374	2,544	
93	1,415	1,695	1,871	1,987	2,188	2,421	2,592	
94	1,445	1,728	1,906	2,022	2,226	2,466	2,639	
95	1,476	1,761	1,939	2,058	2,265	2,511	2,687	
96	1,505	1,792	1,973	2,094	2,305	2,557	2,735	
97+	1,534	1,825	2,008	2,129	2,345	2,602	2,782	

Current Rates

Continental General Insurance Company
Long Term Care Form 1LTCP0001 (PA)
Base Premiums for: \$50,000 Pool of Money, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

Issue	-----	Daily Max	-----	
Age	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	
<38	276	292	304	* Joint applicants receive 15% discount.
38	287	306	320	
39	299	318	334	
40	311	332	347	
41	321	344	361	
42	334	358	375	Modal Factors
43	351	377	396	Monthly: 0.09
44	368	397	418	Quarterly: 0.2625
45	385	416	439	Semiannual: 0.525
46	404	437	460	
47	422	456	482	
48	430	468	494	
49	441	480	508	
50	451	492	520	
51	461	503	534	
52	470	515	546	
53	496	543	577	
54	520	572	607	
55	546	600	638	
56	570	627	667	
57	596	657	698	
58	653	722	769	
59	712	788	840	
60	771	854	911	
61	828	921	982	
62	886	987	1,052	
63	973	1,082	1,153	
64	1,059	1,177	1,253	
65	1,146	1,272	1,353	
66	1,234	1,367	1,453	
67	1,320	1,462	1,553	
68	1,471	1,631	1,733	
69	1,621	1,801	1,915	
70	1,771	1,970	2,094	
71	1,922	2,139	2,276	
72	2,072	2,309	2,455	
73	2,449	2,723	2,896	
74	2,824	3,140	3,335	
75	3,200	3,554	3,774	
76	3,575	3,971	4,213	
77	3,952	4,386	4,654	
78	4,375	4,856	5,149	
79	4,800	5,326	5,647	
80	5,224	5,796	6,145	
81	5,649	6,266	6,642	
82	6,072	6,736	7,138	
83	6,532	7,249	7,686	
84	6,990	7,762	8,234	
85	7,449	8,277	8,782	
86	7,907	8,790	9,329	
87	8,367	9,305	9,877	
88	8,728	9,723	10,328	
89	9,091	10,142	10,779	
90	9,452	10,560	11,230	
91	9,813	10,978	11,681	
92	10,176	11,396	12,132	
93	10,401	11,667	12,428	
94	10,625	11,939	12,722	
95	10,850	12,212	13,015	
96	11,075	12,483	13,311	
97+	11,301	12,754	13,605	

Current Rates

Continental General Insurance Company
Long Term Care Form 1LTCGP0001 (PA)
Base Premiums for: \$75,000 Pool of Money,HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

<u>Issue</u> <u>Age</u>	----- Daily Max -----						
	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	<u>\$150/Day</u>	<u>\$175/Day</u>	<u>\$200/Day</u>	
<38	311	334	351	363	377	387	* Joint applicants receive 15% discount.
38	325	351	368	382	397	410	
39	339	366	387	401	418	430	
40	353	384	404	418	437	451	
41	368	399	423	437	458	472	
42	382	416	441	456	479	492	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
43	404	441	468	486	508	525	
44	425	467	494	515	539	556	
45	448	491	522	543	570	589	
46	468	517	550	572	601	620	
47	491	541	577	601	631	653	
48	505	556	594	620	651	674	
49	517	574	612	638	672	696	
50	530	589	629	657	693	717	
51	543	605	648	676	714	740	
52	556	620	665	695	734	760	
53	588	657	703	734	778	805	
54	617	691	741	776	819	850	
55	648	726	779	816	862	895	
56	679	762	817	855	905	938	
57	708	797	855	895	949	983	
58	781	880	945	990	1,049	1,089	
59	852	962	1,035	1,085	1,151	1,194	
60	924	1,045	1,125	1,180	1,253	1,299	
61	997	1,127	1,215	1,275	1,355	1,405	
62	1,068	1,210	1,305	1,369	1,455	1,512	
63	1,170	1,324	1,426	1,495	1,588	1,647	
64	1,270	1,436	1,547	1,619	1,719	1,783	
65	1,372	1,550	1,668	1,745	1,852	1,920	
66	1,474	1,662	1,787	1,870	1,984	2,056	
67	1,574	1,775	1,908	1,994	2,117	2,193	
68	1,759	1,987	2,136	2,233	2,371	2,457	
69	1,944	2,198	2,364	2,471	2,625	2,720	
70	2,129	2,409	2,592	2,708	2,879	2,984	
71	2,314	2,620	2,820	2,946	3,133	3,247	
72	2,499	2,830	3,046	3,185	3,387	3,511	
73	2,955	3,345	3,598	3,753	3,992	4,135	
74	3,411	3,859	4,149	4,323	4,596	4,759	
75	3,867	4,374	4,700	4,892	5,200	5,383	
76	4,323	4,887	5,251	5,462	5,804	6,007	
77	4,778	5,402	5,803	6,031	6,409	6,630	
78	5,302	5,993	6,437	6,682	7,102	7,347	
79	5,823	6,584	7,073	7,334	7,797	8,063	
80	6,345	7,175	7,707	7,985	8,490	8,780	
81	6,869	7,766	8,343	8,637	9,184	9,495	
82	7,391	8,357	8,977	9,288	9,877	10,211	
83	7,949	9,001	9,679	10,009	10,648	11,011	
84	8,507	9,644	10,378	10,729	11,419	11,811	
85	9,065	10,287	11,080	11,448	12,189	12,611	
86	9,623	10,931	11,782	12,169	12,960	13,409	
87	10,181	11,574	12,481	12,889	13,731	14,209	
88	10,594	12,068	13,034	13,470	14,358	14,866	
89	11,006	12,563	13,587	14,050	14,985	15,521	
90	11,419	13,057	14,140	14,633	15,611	16,178	
91	11,830	13,551	14,693	15,213	16,238	16,832	
92	12,243	14,045	15,246	15,796	16,865	17,489	
93	12,490	14,348	15,592	16,169	17,270	17,916	
94	12,735	14,652	15,937	16,544	17,674	18,343	
95	12,982	14,954	16,281	16,917	18,080	18,771	
96	13,230	15,258	16,627	17,292	18,484	19,198	
97+	13,475	15,561	16,971	17,665	18,890	19,625	

Current Rates

Continental General Insurance Company
Long Term Care Form 1LTCGP0001 (PA)
Base Premiums for: \$100,000 Pool of Money, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

Issue Age	----- Daily Max -----						
	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	<u>\$150/Day</u>	<u>\$175/Day</u>	<u>\$200/Day</u>	
<38	337	366	392	410	425	442	* Joint applicants receive 15% discount.
38	353	385	413	432	449	468	
39	370	404	434	454	473	494	
40	385	423	456	479	498	520	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
41	403	442	477	501	522	546	
42	418	461	498	524	546	572	
43	444	491	530	558	584	612	
44	468	520	563	593	620	651	
45	492	548	594	629	657	689	
46	518	577	627	664	695	729	
47	543	607	660	698	731	769	
48	558	626	681	722	757	797	
49	574	645	703	745	781	824	
50	589	664	726	769	807	850	
51	605	681	746	793	833	878	
52	619	700	769	817	859	905	
53	653	741	814	866	909	961	
54	688	781	859	914	961	1,016	
55	722	821	904	962	1,013	1,071	
56	757	861	949	1,011	1,063	1,125	
57	791	902	994	1,059	1,115	1,180	
58	873	997	1,101	1,173	1,236	1,312	
59	954	1,092	1,208	1,287	1,358	1,441	
60	1,035	1,187	1,315	1,403	1,479	1,571	
61	1,116	1,282	1,422	1,517	1,600	1,702	
62	1,198	1,377	1,529	1,633	1,723	1,832	
63	1,308	1,503	1,668	1,780	1,877	1,996	
64	1,420	1,630	1,807	1,927	2,030	2,160	
65	1,531	1,757	1,946	2,074	2,184	2,324	
66	1,643	1,884	2,086	2,220	2,340	2,488	
67	1,754	2,010	2,224	2,367	2,494	2,652	
68	1,963	2,252	2,495	2,656	2,799	2,979	
69	2,172	2,494	2,765	2,945	3,103	3,306	
70	2,379	2,735	3,036	3,233	3,409	3,632	
71	2,589	2,977	3,307	3,522	3,713	3,959	
72	2,796	3,219	3,577	3,810	4,019	4,285	
73	3,309	3,807	4,227	4,501	4,743	5,056	
74	3,821	4,394	4,876	5,191	5,469	5,827	
75	4,332	4,982	5,528	5,880	6,193	6,596	
76	4,844	5,569	6,178	6,570	6,919	7,366	
77	5,355	6,155	6,827	7,259	7,643	8,137	
78	5,946	6,838	7,582	8,061	8,490	9,032	
79	6,535	7,519	8,338	8,865	9,335	9,927	
80	7,125	8,199	9,093	9,666	10,180	10,822	
81	7,714	8,880	9,848	10,470	11,025	11,718	
82	8,303	9,561	10,603	11,272	11,871	12,611	
83	8,925	10,295	11,427	12,158	12,811	13,608	
84	9,545	11,028	12,253	13,045	13,753	14,605	
85	10,168	11,762	13,078	13,931	14,695	15,602	
86	10,788	12,495	13,902	14,818	15,635	16,597	
87	11,410	13,228	14,726	15,704	16,577	17,594	
88	11,847	13,765	15,352	16,390	17,321	18,395	
89	12,286	14,304	15,977	17,078	18,065	19,196	
90	12,723	14,842	16,601	17,764	18,808	19,996	
91	13,162	15,379	17,226	18,452	19,552	20,798	
92	13,601	15,917	17,852	19,139	20,295	21,598	
93	13,857	16,236	18,230	19,561	20,760	22,111	
94	14,113	16,556	18,609	19,983	21,225	22,623	
95	14,368	16,876	18,989	20,404	21,690	23,134	
96	14,624	17,195	19,367	20,826	22,155	23,646	
97+	14,880	17,515	19,748	21,247	22,620	24,157	

Current Rates

Continental General Insurance Company
Long Term Care Form 1LTCGP0001 (PA)
Base Premiums for: \$150,000 Pool of Money, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

Issue Age	----- Daily Max -----						
	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	<u>\$150/Day</u>	<u>\$175/Day</u>	<u>\$200/Day</u>	
<38	384	416	453	472	498	522	* Joint applicants receive 15% discount.
38	404	441	479	499	529	553	
39	423	463	505	527	558	586	
40	444	487	532	556	589	619	
41	463	510	558	584	619	651	
42	484	532	584	612	650	683	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
43	513	567	624	655	695	733	
44	543	603	664	696	741	781	
45	572	638	703	740	788	829	
46	601	672	743	781	833	880	
47	632	707	783	824	880	928	
48	650	729	810	854	912	964	
49	669	753	836	883	943	999	
50	688	776	864	912	976	1,033	
51	707	800	892	942	1,009	1,070	
52	726	823	919	971	1,042	1,104	
53	766	871	975	1,030	1,106	1,172	
54	807	918	1,028	1,087	1,168	1,239	
55	847	966	1,083	1,146	1,230	1,306	
56	888	1,013	1,137	1,203	1,294	1,375	
57	928	1,061	1,192	1,260	1,356	1,443	
58	1,025	1,175	1,322	1,398	1,507	1,604	
59	1,120	1,287	1,453	1,536	1,657	1,764	
60	1,217	1,401	1,583	1,674	1,807	1,925	
61	1,312	1,514	1,712	1,813	1,958	2,087	
62	1,408	1,628	1,844	1,951	2,110	2,248	
63	1,536	1,775	2,008	2,124	2,293	2,445	
64	1,664	1,920	2,172	2,295	2,478	2,640	
65	1,792	2,067	2,336	2,466	2,663	2,837	
66	1,920	2,212	2,500	2,639	2,848	3,033	
67	2,048	2,359	2,665	2,810	3,033	3,230	
68	2,291	2,647	2,995	3,155	3,408	3,632	
69	2,537	2,936	3,325	3,501	3,784	4,033	
70	2,782	3,224	3,655	3,847	4,159	4,436	
71	3,026	3,511	3,985	4,194	4,534	4,837	
72	3,271	3,800	4,313	4,539	4,911	5,239	
73	3,867	4,495	5,103	5,362	5,797	6,186	
74	4,463	5,191	5,891	6,185	6,686	7,133	
75	5,060	5,886	6,679	7,007	7,574	8,080	
76	5,656	6,580	7,467	7,830	8,460	9,027	
77	6,254	7,275	8,256	8,652	9,348	9,974	
78	6,941	8,085	9,179	9,616	10,387	11,085	
79	7,629	8,894	10,102	10,579	11,426	12,196	
80	8,317	9,704	11,026	11,541	12,464	13,307	
81	9,005	10,513	11,949	12,504	13,503	14,418	
82	9,692	11,324	12,872	13,466	14,541	15,528	
83	10,409	12,177	13,860	14,512	15,676	16,756	
84	11,127	13,033	14,847	15,557	16,813	17,983	
85	11,844	13,886	15,835	16,601	17,950	19,210	
86	12,561	14,742	16,824	17,646	19,086	20,437	
87	13,278	15,597	17,810	18,690	20,223	21,664	
88	13,765	16,184	18,510	19,450	21,071	22,595	
89	14,253	16,774	19,212	20,211	21,921	23,525	
90	14,740	17,363	19,912	20,973	22,770	24,456	
91	15,229	17,950	20,613	21,733	23,618	25,386	
92	15,716	18,540	21,313	22,493	24,467	26,317	
93	16,003	18,882	21,721	22,941	24,978	26,882	
94	16,292	19,224	22,130	23,390	25,488	27,446	
95	16,578	19,566	22,540	23,839	25,999	28,011	
96	16,867	19,908	22,948	24,289	26,509	28,574	
97+	17,154	20,250	23,357	24,738	27,021	29,139	

Current Rates

Continental General Insurance Company
Long Term Care Form 1LTCGP0001 (PA)
Base Premiums for: \$250,000 Pool of Money, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

Issue Age	----- Daily Max -----						
	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	<u>\$150/Day</u>	<u>\$175/Day</u>	<u>\$200/Day</u>	
<38	453	511	543	569	605	639	* Joint applicants receive 15% discount.
38	477	541	575	605	643	681	
39	499	570	608	641	683	724	
40	524	600	641	676	721	766	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
41	548	631	674	712	760	807	
42	572	660	708	746	798	848	
43	608	703	757	800	857	912	
44	643	746	807	854	916	975	
45	679	791	855	907	973	1,039	
46	714	835	905	961	1,032	1,102	
47	750	880	954	1,014	1,090	1,165	
48	772	909	988	1,052	1,132	1,211	
49	795	938	1,021	1,090	1,173	1,256	
50	816	968	1,056	1,128	1,217	1,303	
51	838	995	1,090	1,165	1,258	1,350	
52	861	1,025	1,123	1,203	1,299	1,394	
53	909	1,085	1,191	1,275	1,379	1,481	
54	956	1,144	1,258	1,348	1,457	1,567	
55	1,004	1,203	1,324	1,419	1,536	1,652	
56	1,051	1,261	1,391	1,491	1,614	1,738	
57	1,099	1,320	1,457	1,564	1,693	1,823	
58	1,211	1,462	1,616	1,737	1,882	2,029	
59	1,324	1,602	1,775	1,909	2,072	2,234	
60	1,438	1,742	1,934	2,082	2,260	2,440	
61	1,550	1,884	2,091	2,255	2,449	2,646	
62	1,662	2,023	2,250	2,426	2,639	2,851	
63	1,809	2,200	2,445	2,637	2,865	3,097	
64	1,958	2,378	2,640	2,846	3,091	3,340	
65	2,105	2,554	2,836	3,055	3,318	3,586	
66	2,253	2,730	3,031	3,264	3,544	3,829	
67	2,400	2,908	3,226	3,475	3,772	4,075	
68	2,685	3,262	3,625	3,907	4,244	4,588	
69	2,972	3,617	4,025	4,341	4,717	5,103	
70	3,257	3,971	4,424	4,774	5,191	5,616	
71	3,542	4,325	4,823	5,208	5,664	6,129	
72	3,829	4,681	5,222	5,642	6,138	6,642	
73	4,520	5,531	6,174	6,670	7,254	7,852	
74	5,213	6,382	7,125	7,698	8,370	9,060	
75	5,905	7,232	8,075	8,726	9,488	10,268	
76	6,598	8,082	9,025	9,755	10,605	11,476	
77	7,290	8,932	9,976	10,783	11,723	12,684	
78	8,087	9,924	11,090	11,994	13,039	14,109	
79	8,885	10,918	12,205	13,204	14,356	15,535	
80	9,682	11,911	13,319	14,415	15,673	16,959	
81	10,480	12,903	14,432	15,625	16,990	18,384	
82	11,277	13,897	15,547	16,834	18,305	19,810	
83	12,108	14,940	16,720	18,118	19,711	21,341	
84	12,938	15,984	17,893	19,400	21,116	22,872	
85	13,767	17,028	19,067	20,684	22,521	24,405	
86	14,596	18,071	20,238	21,966	23,928	25,936	
87	15,426	19,115	21,412	23,250	25,332	27,467	
88	15,994	19,829	22,201	24,118	26,297	28,538	
89	16,565	20,542	22,989	24,987	27,259	29,609	
90	17,133	21,256	23,777	25,854	28,223	30,679	
91	17,703	21,970	24,565	26,722	29,188	31,750	
92	18,272	22,683	25,355	27,589	30,150	32,822	
93	18,623	23,114	25,815	28,089	30,707	33,440	
94	18,972	23,544	26,276	28,586	31,261	34,059	
95	19,321	23,974	26,736	29,086	31,816	34,679	
96	19,670	24,405	27,195	29,583	32,372	35,298	
97+	20,019	24,835	27,657	30,081	32,927	35,916	

Proposed Rates

Continental General Insurance Company Long Term Care Form 1LTCP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period Single Insured Annual Premiums *

Issue Age	Benefit Period							
	2-Year	3-Year	4-Year	5-Year	6-Year	8-Year	Lifetime	
<38	58	67	73	79	85	94	106	* Joint applicants receive 15% discount.
38	61	70	76	82	91	100	113	
39	64	73	82	85	94	106	119	
40	67	76	85	91	100	113	125	
41	70	82	88	94	103	116	131	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
42	73	85	94	100	109	122	137	
43	76	88	100	106	116	131	146	
44	82	94	106	113	125	140	158	
45	85	100	113	119	131	146	167	
46	91	106	119	125	140	155	176	
47	94	113	125	134	146	164	186	
48	97	116	128	137	152	167	192	
49	100	119	131	140	155	173	198	
50	103	122	134	146	161	179	204	
51	106	125	140	149	164	186	210	
52	106	128	143	155	170	192	216	
53	113	137	152	164	179	201	228	
54	119	143	161	173	192	213	240	
55	125	152	167	182	201	222	252	
56	131	158	176	189	210	234	265	
57	137	167	186	198	219	246	277	
58	152	182	204	219	243	271	304	
59	167	201	225	240	268	298	335	
60	182	219	243	262	289	322	362	
61	195	237	265	283	313	350	392	
62	210	252	283	304	338	374	420	
63	231	277	310	331	365	408	456	
64	249	301	335	359	395	441	490	
65	268	322	359	386	426	474	526	
66	289	347	386	414	456	505	560	
67	307	371	411	441	484	538	596	
68	344	414	462	493	544	602	666	
69	380	459	511	547	602	669	739	
70	417	505	563	602	663	736	809	
71	453	547	611	654	721	800	879	
72	493	593	663	709	782	867	952	
73	581	703	785	839	922	1,022	1,122	
74	669	809	903	967	1,064	1,180	1,290	
75	757	918	1,025	1,098	1,207	1,335	1,460	
76	849	1,028	1,147	1,226	1,347	1,493	1,630	
77	937	1,134	1,268	1,356	1,490	1,648	1,797	
78	1,040	1,262	1,408	1,505	1,654	1,831	1,995	
79	1,140	1,387	1,551	1,657	1,822	2,016	2,190	
80	1,244	1,512	1,691	1,807	1,989	2,199	2,384	
81	1,347	1,639	1,831	1,959	2,153	2,381	2,579	
82	1,451	1,764	1,974	2,108	2,320	2,564	2,777	
83	1,560	1,901	2,123	2,266	2,494	2,755	2,977	
84	1,673	2,035	2,272	2,424	2,667	2,947	3,181	
85	1,785	2,168	2,421	2,582	2,841	3,139	3,385	
86	1,895	2,305	2,570	2,740	3,017	3,330	3,589	
87	2,007	2,439	2,719	2,898	3,190	3,522	3,792	
88	2,092	2,536	2,822	3,008	3,309	3,653	3,929	
89	2,181	2,634	2,926	3,114	3,424	3,786	4,066	
90	2,266	2,731	3,029	3,221	3,543	3,917	4,203	
91	2,351	2,828	3,129	3,327	3,662	4,048	4,340	
92	2,439	2,926	3,233	3,434	3,780	4,179	4,477	
93	2,491	2,983	3,294	3,497	3,850	4,261	4,562	
94	2,543	3,041	3,355	3,558	3,917	4,340	4,644	
95	2,597	3,099	3,412	3,622	3,987	4,419	4,729	
96	2,649	3,154	3,473	3,686	4,057	4,501	4,814	
97+	2,701	3,212	3,534	3,747	4,127	4,580	4,896	

Proposed Rates

Continental General Insurance Company

Long Term Care Form 1LTCP0001 (PA)

Base Premiums for: \$50,000 Pool of Money, HHC Daily Max = 100% of NH

0-Day Elimination Period

Single Insured Annual Premiums *

Issue	-----	Daily Max	-----	
Age	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	
<38	487	514	535	* Joint applicants receive 15% discount.
38	505	538	563	
39	526	560	587	
40	547	584	611	
41	566	605	636	
42	587	630	660	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
43	617	663	696	
44	648	699	736	
45	678	733	772	
46	712	769	809	
47	742	803	849	
48	757	824	870	
49	776	845	894	
50	794	867	915	
51	812	885	940	
52	827	906	961	
53	873	955	1,016	
54	915	1,007	1,067	
55	961	1,055	1,122	
56	1,004	1,104	1,174	
57	1,049	1,156	1,229	
58	1,150	1,271	1,353	
59	1,253	1,387	1,478	
60	1,356	1,502	1,603	
61	1,457	1,621	1,727	
62	1,560	1,737	1,852	
63	1,712	1,904	2,029	
64	1,864	2,071	2,205	
65	2,016	2,238	2,381	
66	2,171	2,406	2,558	
67	2,324	2,573	2,734	
68	2,588	2,871	3,050	
69	2,853	3,169	3,370	
70	3,117	3,467	3,686	
71	3,382	3,765	4,005	
72	3,646	4,063	4,322	
73	4,309	4,793	5,097	
74	4,969	5,526	5,870	
75	5,632	6,256	6,642	
76	6,292	6,989	7,415	
77	6,955	7,719	8,190	
78	7,701	8,546	9,063	
79	8,449	9,373	9,939	
80	9,194	10,200	10,815	
81	9,942	11,028	11,691	
82	10,687	11,855	12,564	
83	11,496	12,758	13,528	
84	12,302	13,661	14,492	
85	13,111	14,568	15,456	
86	13,917	15,471	16,420	
87	14,726	16,377	17,384	
88	15,362	17,113	18,178	
89	16,000	17,849	18,972	
90	16,636	18,585	19,765	
91	17,271	19,321	20,559	
92	17,910	20,057	21,353	
93	18,305	20,535	21,873	
94	18,701	21,012	22,390	
95	19,096	21,493	22,907	
96	19,492	21,970	23,427	
97+	19,890	22,448	23,944	

Proposed Rates

Continental General Insurance Company
Long Term Care Form 1LTCGP0001 (PA)
Base Premiums for: \$75,000 Pool of Money,HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

<u>Issue</u> <u>Age</u>	----- Daily Max -----						
	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	<u>\$150/Day</u>	<u>\$175/Day</u>	<u>\$200/Day</u>	
<38	547	587	617	639	663	681	* Joint applicants receive 15% discount.
38	572	617	648	672	699	721	
39	596	645	681	706	736	757	
40	620	675	712	736	769	794	
41	648	703	745	769	806	830	
42	672	733	776	803	842	867	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
43	712	776	824	855	894	925	
44	748	821	870	906	949	979	
45	788	864	918	955	1,004	1,037	
46	824	909	967	1,007	1,058	1,092	
47	864	952	1,016	1,058	1,110	1,150	
48	888	979	1,046	1,092	1,147	1,186	
49	909	1,010	1,077	1,122	1,183	1,226	
50	934	1,037	1,107	1,156	1,220	1,262	
51	955	1,064	1,140	1,189	1,256	1,302	
52	979	1,092	1,171	1,223	1,293	1,338	
53	1,034	1,156	1,238	1,293	1,369	1,417	
54	1,086	1,217	1,305	1,366	1,442	1,496	
55	1,140	1,277	1,372	1,435	1,518	1,575	
56	1,195	1,341	1,439	1,505	1,594	1,651	
57	1,247	1,402	1,505	1,575	1,670	1,730	
58	1,375	1,548	1,664	1,743	1,846	1,916	
59	1,499	1,694	1,822	1,910	2,025	2,102	
60	1,627	1,840	1,980	2,077	2,205	2,287	
61	1,755	1,983	2,138	2,244	2,384	2,473	
62	1,880	2,129	2,296	2,409	2,561	2,661	
63	2,059	2,330	2,509	2,631	2,795	2,898	
64	2,235	2,527	2,722	2,850	3,026	3,139	
65	2,415	2,728	2,935	3,072	3,260	3,379	
66	2,594	2,926	3,145	3,291	3,491	3,619	
67	2,771	3,123	3,358	3,510	3,726	3,859	
68	3,096	3,497	3,759	3,929	4,173	4,325	
69	3,421	3,869	4,160	4,349	4,620	4,787	
70	3,747	4,240	4,562	4,766	5,067	5,252	
71	4,072	4,611	4,963	5,185	5,514	5,715	
72	4,398	4,982	5,362	5,605	5,961	6,180	
73	5,201	5,888	6,332	6,606	7,025	7,278	
74	6,003	6,791	7,302	7,609	8,090	8,376	
75	6,806	7,697	8,272	8,610	9,151	9,474	
76	7,609	8,601	9,242	9,613	10,216	10,571	
77	8,409	9,507	10,213	10,614	11,280	11,669	
78	9,331	10,547	11,329	11,761	12,500	12,932	
79	10,249	11,587	12,448	12,907	13,722	14,191	
80	11,168	12,627	13,564	14,054	14,942	15,453	
81	12,089	13,668	14,683	15,200	16,164	16,712	
82	13,008	14,708	15,799	16,347	17,384	17,971	
83	13,990	15,842	17,034	17,615	18,740	19,379	
84	14,972	16,973	18,266	18,883	20,097	20,787	
85	15,955	18,105	19,501	20,148	21,453	22,195	
86	16,937	19,239	20,735	21,417	22,810	23,600	
87	17,919	20,370	21,967	22,685	24,166	25,008	
88	18,646	21,240	22,940	23,707	25,270	26,164	
89	19,370	22,110	23,914	24,729	26,374	27,317	
90	20,097	22,980	24,887	25,754	27,475	28,472	
91	20,821	23,850	25,860	26,775	28,579	29,625	
92	21,547	24,720	26,833	27,800	29,683	30,781	
93	21,982	25,252	27,441	28,457	30,395	31,532	
94	22,414	25,787	28,050	29,117	31,106	32,283	
95	22,849	26,319	28,655	29,774	31,821	33,037	
96	23,284	26,855	29,263	30,434	32,533	33,789	
97+	23,716	27,387	29,868	31,091	33,247	34,540	

Proposed Rates

Continental General Insurance Company
Long Term Care Form 1LTCGP0001 (PA)
Base Premiums for: \$100,000 Pool of Money, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

Issue Age	----- Daily Max -----						
	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	<u>\$150/Day</u>	<u>\$175/Day</u>	<u>\$200/Day</u>	
<38	593	645	690	721	748	779	* Joint applicants receive 15% discount.
38	620	678	727	760	791	824	
39	651	712	763	800	833	870	
40	678	745	803	842	876	915	
41	709	779	839	882	918	961	
42	736	812	876	922	961	1,007	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
43	782	864	934	982	1,028	1,077	
44	824	915	991	1,043	1,092	1,147	
45	867	964	1,046	1,107	1,156	1,213	
46	912	1,016	1,104	1,168	1,223	1,283	
47	955	1,067	1,162	1,229	1,286	1,353	
48	982	1,101	1,198	1,271	1,332	1,402	
49	1,010	1,134	1,238	1,311	1,375	1,451	
50	1,037	1,168	1,277	1,353	1,420	1,496	
51	1,064	1,198	1,314	1,396	1,466	1,545	
52	1,089	1,232	1,353	1,439	1,512	1,594	
53	1,150	1,305	1,432	1,524	1,600	1,691	
54	1,210	1,375	1,512	1,609	1,691	1,788	
55	1,271	1,445	1,591	1,694	1,782	1,886	
56	1,332	1,515	1,670	1,779	1,870	1,980	
57	1,393	1,588	1,749	1,864	1,962	2,077	
58	1,536	1,755	1,937	2,065	2,175	2,308	
59	1,679	1,922	2,126	2,266	2,390	2,536	
60	1,822	2,089	2,314	2,470	2,603	2,765	
61	1,965	2,257	2,503	2,670	2,816	2,996	
62	2,108	2,424	2,692	2,874	3,032	3,224	
63	2,302	2,646	2,935	3,133	3,303	3,513	
64	2,500	2,868	3,181	3,391	3,574	3,802	
65	2,695	3,093	3,424	3,650	3,844	4,091	
66	2,892	3,315	3,671	3,908	4,118	4,379	
67	3,087	3,537	3,914	4,167	4,389	4,668	
68	3,455	3,963	4,392	4,674	4,927	5,243	
69	3,823	4,389	4,866	5,182	5,462	5,818	
70	4,188	4,814	5,344	5,690	6,000	6,393	
71	4,556	5,240	5,821	6,198	6,536	6,968	
72	4,921	5,666	6,295	6,706	7,074	7,542	
73	5,824	6,700	7,439	7,923	8,348	8,899	
74	6,724	7,734	8,582	9,136	9,626	10,255	
75	7,624	8,768	9,729	10,349	10,900	11,609	
76	8,525	9,802	10,873	11,563	12,177	12,965	
77	9,425	10,833	12,016	12,776	13,452	14,321	
78	10,465	12,034	13,345	14,188	14,942	15,897	
79	11,502	13,233	14,674	15,602	16,429	17,472	
80	12,539	14,431	16,003	17,013	17,916	19,048	
81	13,576	15,629	17,332	18,427	19,403	20,623	
82	14,613	16,827	18,661	19,838	20,894	22,195	
83	15,708	18,120	20,112	21,398	22,548	23,950	
84	16,800	19,409	21,566	22,959	24,206	25,705	
85	17,895	20,702	23,016	24,519	25,863	27,460	
86	18,987	21,991	24,467	26,079	27,518	29,211	
87	20,082	23,281	25,918	27,639	29,175	30,966	
88	20,851	24,227	27,019	28,847	30,486	32,374	
89	21,624	25,176	28,120	30,057	31,794	33,786	
90	22,393	26,122	29,218	31,264	33,101	35,194	
91	23,165	27,067	30,319	32,475	34,412	36,605	
92	23,938	28,013	31,419	33,685	35,720	38,013	
93	24,388	28,576	32,086	34,427	36,538	38,916	
94	24,838	29,139	32,752	35,169	37,356	39,816	
95	25,288	29,701	33,421	35,911	38,174	40,717	
96	25,738	30,264	34,087	36,654	38,992	41,617	
97+	26,188	30,826	34,756	37,396	39,810	42,517	

Proposed Rates

Continental General Insurance Company
Long Term Care Form 1LTCGP0001 (PA)
Base Premiums for: \$150,000 Pool of Money, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

Issue Age	----- Daily Max -----						
	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	<u>\$150/Day</u>	<u>\$175/Day</u>	<u>\$200/Day</u>	
<38	675	733	797	830	876	918	* Joint applicants receive 15% discount.
38	712	776	842	879	931	973	
39	745	815	888	928	982	1,031	
40	782	858	937	979	1,037	1,089	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
41	815	897	982	1,028	1,089	1,147	
42	852	937	1,028	1,077	1,144	1,201	
43	903	998	1,098	1,153	1,223	1,290	
44	955	1,061	1,168	1,226	1,305	1,375	
45	1,007	1,122	1,238	1,302	1,387	1,460	
46	1,058	1,183	1,308	1,375	1,466	1,548	
47	1,113	1,244	1,378	1,451	1,548	1,633	
48	1,144	1,283	1,426	1,502	1,606	1,697	
49	1,177	1,326	1,472	1,554	1,661	1,758	
50	1,210	1,366	1,521	1,606	1,718	1,819	
51	1,244	1,408	1,569	1,657	1,776	1,883	
52	1,277	1,448	1,618	1,709	1,834	1,943	
53	1,347	1,533	1,715	1,813	1,946	2,062	
54	1,420	1,615	1,810	1,913	2,056	2,181	
55	1,490	1,700	1,907	2,016	2,165	2,299	
56	1,563	1,782	2,001	2,117	2,278	2,421	
57	1,633	1,867	2,098	2,217	2,387	2,539	
58	1,803	2,068	2,327	2,460	2,652	2,822	
59	1,971	2,266	2,558	2,704	2,917	3,105	
60	2,141	2,466	2,786	2,947	3,181	3,388	
61	2,308	2,664	3,014	3,190	3,446	3,674	
62	2,479	2,865	3,245	3,434	3,713	3,957	
63	2,704	3,123	3,534	3,738	4,036	4,303	
64	2,929	3,379	3,823	4,039	4,361	4,647	
65	3,154	3,637	4,112	4,340	4,687	4,994	
66	3,379	3,893	4,401	4,644	5,012	5,337	
67	3,604	4,151	4,690	4,945	5,337	5,684	
68	4,033	4,659	5,271	5,553	5,997	6,393	
69	4,465	5,167	5,851	6,162	6,660	7,098	
70	4,896	5,675	6,432	6,770	7,320	7,807	
71	5,325	6,180	7,013	7,381	7,980	8,513	
72	5,757	6,688	7,591	7,989	8,643	9,221	
73	6,806	7,910	8,981	9,437	10,203	10,888	
74	7,856	9,136	10,368	10,885	11,767	12,554	
75	8,905	10,359	11,755	12,332	13,330	14,221	
76	9,954	11,581	13,141	13,780	14,890	15,888	
77	11,006	12,804	14,531	15,228	16,453	17,554	
78	12,217	14,230	16,155	16,925	18,281	19,510	
79	13,427	15,653	17,779	18,619	20,109	21,465	
80	14,638	17,080	19,406	20,313	21,937	23,421	
81	15,848	18,503	21,030	22,007	23,765	25,376	
82	17,059	19,930	22,654	23,701	25,592	27,329	
83	18,321	21,432	24,394	25,541	27,590	29,491	
84	19,583	22,937	26,131	27,381	29,592	31,651	
85	20,845	24,440	27,870	29,218	31,593	33,810	
86	22,107	25,945	29,610	31,058	33,591	35,969	
87	23,369	27,451	31,346	32,894	35,592	38,129	
88	24,227	28,485	32,578	34,233	37,085	39,768	
89	25,084	29,522	33,813	35,571	38,582	41,404	
90	25,942	30,559	35,045	36,912	40,075	43,043	
91	26,803	31,593	36,279	38,250	41,568	44,679	
92	27,660	32,630	37,511	39,588	43,061	46,319	
93	28,165	33,232	38,229	40,376	43,962	47,313	
94	28,673	33,834	38,950	41,167	44,859	48,305	
95	29,178	34,436	39,670	41,957	45,759	49,299	
96	29,686	35,039	40,388	42,748	46,656	50,291	
97+	30,191	35,641	41,109	43,539	47,556	51,285	

Proposed Rates

Continental General Insurance Company
Long Term Care Form 1LTCGP0001 (PA)
Base Premiums for: \$250,000 Pool of Money, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Insured Annual Premiums *

Issue Age	----- Daily Max -----						
	<u>\$75/Day</u>	<u>\$100/Day</u>	<u>\$125/Day</u>	<u>\$150/Day</u>	<u>\$175/Day</u>	<u>\$200/Day</u>	
<38	797	900	955	1,001	1,064	1,125	* Joint applicants receive 15% discount.
38	839	952	1,013	1,064	1,131	1,198	
39	879	1,004	1,071	1,128	1,201	1,274	
40	922	1,055	1,128	1,189	1,268	1,347	
41	964	1,110	1,186	1,253	1,338	1,420	
42	1,007	1,162	1,247	1,314	1,405	1,493	Modal Factors Monthly: 0.09 Quarterly: 0.2625 Semiannual: 0.525
43	1,071	1,238	1,332	1,408	1,508	1,606	
44	1,131	1,314	1,420	1,502	1,612	1,715	
45	1,195	1,393	1,505	1,597	1,712	1,828	
46	1,256	1,469	1,594	1,691	1,816	1,940	
47	1,320	1,548	1,679	1,785	1,919	2,050	
48	1,359	1,600	1,740	1,852	1,992	2,132	
49	1,399	1,651	1,797	1,919	2,065	2,211	
50	1,435	1,703	1,858	1,986	2,141	2,293	
51	1,475	1,752	1,919	2,050	2,214	2,375	
52	1,515	1,803	1,977	2,117	2,287	2,454	
53	1,600	1,910	2,095	2,244	2,427	2,606	
54	1,682	2,013	2,214	2,372	2,564	2,758	
55	1,767	2,117	2,330	2,497	2,704	2,907	
56	1,849	2,220	2,448	2,625	2,841	3,060	
57	1,934	2,324	2,564	2,752	2,980	3,209	
58	2,132	2,573	2,844	3,056	3,312	3,570	
59	2,330	2,819	3,123	3,361	3,646	3,932	
60	2,530	3,066	3,403	3,665	3,978	4,294	
61	2,728	3,315	3,680	3,969	4,309	4,656	
62	2,926	3,561	3,960	4,270	4,644	5,018	
63	3,184	3,872	4,303	4,641	5,042	5,450	
64	3,446	4,185	4,647	5,009	5,441	5,879	
65	3,704	4,495	4,991	5,377	5,839	6,311	
66	3,966	4,805	5,334	5,745	6,238	6,739	
67	4,224	5,118	5,678	6,116	6,639	7,171	
68	4,726	5,742	6,381	6,876	7,469	8,075	
69	5,231	6,365	7,083	7,640	8,303	8,981	
70	5,733	6,989	7,786	8,403	9,136	9,884	
71	6,235	7,612	8,488	9,166	9,969	10,787	
72	6,739	8,239	9,191	9,930	10,803	11,691	
73	7,956	9,735	10,866	11,739	12,767	13,820	
74	9,176	11,231	12,539	13,549	14,732	15,945	
75	10,392	12,728	14,212	15,358	16,700	18,071	
76	11,612	14,224	15,885	17,168	18,664	20,197	
77	12,831	15,720	17,557	18,978	20,632	22,323	
78	14,233	17,466	19,519	21,110	22,949	24,832	
79	15,638	19,215	21,481	23,238	25,267	27,341	
80	17,040	20,964	23,442	25,370	27,584	29,847	
81	18,445	22,709	25,401	27,499	29,902	32,356	
82	19,847	24,458	27,362	29,628	32,216	34,865	
83	21,310	26,295	29,427	31,888	34,692	37,560	
84	22,770	28,132	31,492	34,144	37,164	40,254	
85	24,230	29,969	33,557	36,404	39,637	42,952	
86	25,690	31,806	35,619	38,661	42,113	45,647	
87	27,150	33,643	37,685	40,920	44,585	48,341	
88	28,150	34,899	39,074	42,447	46,282	50,227	
89	29,154	36,155	40,461	43,977	47,976	52,112	
90	30,154	37,411	41,848	45,504	49,673	53,995	
91	31,158	38,667	43,235	47,030	51,370	55,880	
92	32,158	39,923	44,625	48,557	53,064	57,766	
93	32,776	40,680	45,434	49,436	54,044	58,855	
94	33,390	41,437	46,246	50,312	55,020	59,944	
95	34,005	42,195	47,055	51,191	55,996	61,035	
96	34,619	42,952	47,864	52,067	56,975	62,124	
97+	35,233	43,709	48,676	52,943	57,952	63,213	

Continental General Insurance Company
Long Term Care Forms 1LTCGP0001 (PA) and 1LTCGP0008 (PA)
Factors to Apply to Base Rates (HHC Daily
Max = 100% of NH) to Get:

Issue	HHC Daily	HHC Daily	No HHC
<u>Age</u>	<u>Max = 75% of NH</u>	<u>Max = 50% of NH</u>	<u>Coverage</u>
	(Form 1LTCGP0001)	(Form 1LTCGP0001)	(Form 1LTCGP0008)
<38	0.94	0.88	0.70
38	0.94	0.88	0.70
39	0.94	0.87	0.70
40	0.94	0.87	0.70
41	0.94	0.87	0.69
42	0.94	0.87	0.69
43	0.93	0.87	0.69
44	0.93	0.87	0.69
45	0.93	0.87	0.69
46	0.93	0.87	0.69
47	0.93	0.86	0.68
48	0.93	0.86	0.68
49	0.93	0.86	0.68
50	0.93	0.86	0.68
51	0.93	0.86	0.68
52	0.93	0.86	0.68
53	0.93	0.86	0.68
54	0.93	0.86	0.68
55	0.93	0.86	0.69
56	0.93	0.86	0.69
57	0.93	0.86	0.69
58	0.93	0.86	0.69
59	0.93	0.86	0.70
60	0.93	0.87	0.70
61	0.93	0.87	0.70
62	0.93	0.87	0.71
63	0.94	0.87	0.71
64	0.94	0.87	0.72
65	0.94	0.88	0.73
66	0.94	0.88	0.74
67	0.94	0.88	0.74
68	0.94	0.88	0.75
69	0.94	0.89	0.75
70	0.94	0.89	0.75
71	0.94	0.89	0.76
72	0.95	0.89	0.76
73	0.95	0.89	0.77
74	0.95	0.89	0.77
75	0.95	0.90	0.78
76	0.95	0.90	0.78
77	0.95	0.90	0.79
78	0.95	0.90	0.79
79	0.95	0.90	0.79
80	0.95	0.90	0.79
81	0.95	0.91	0.80
82	0.95	0.91	0.80
83	0.95	0.91	0.80
84	0.95	0.91	0.81
85	0.95	0.91	0.81
86	0.95	0.91	0.81
87	0.96	0.91	0.81
88	0.96	0.91	0.82
89	0.96	0.91	0.82
90	0.96	0.92	0.82
91	0.96	0.92	0.83
92	0.96	0.92	0.83
93	0.96	0.92	0.83
94	0.96	0.92	0.84
95	0.96	0.92	0.84
96	0.96	0.92	0.84
97+	0.96	0.93	0.85

Continental General Insurance Company
Long Term Care Forms 1LTCGP0001 (PA) and 1LTCGP0008 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound Inflation	Simple Inflation	Benefit Increase
			(Guaranteed Purchase) Option
<38	2.25	1.55	1.03
38	2.25	1.55	1.03
39	2.25	1.55	1.03
40	2.25	1.55	1.03
41	2.25	1.55	1.03
42	2.25	1.55	1.03
43	2.23	1.55	1.03
44	2.21	1.55	1.03
45	2.19	1.55	1.03
46	2.17	1.55	1.03
47	2.15	1.55	1.03
48	2.13	1.55	1.03
49	2.11	1.55	1.03
50	2.09	1.55	1.03
51	2.07	1.55	1.03
52	2.05	1.55	1.03
53	2.03	1.55	1.03
54	2.01	1.55	1.03
55	1.99	1.55	1.03
56	1.97	1.55	1.03
57	1.95	1.55	1.03
58	1.94	1.55	1.03
59	1.93	1.55	1.03
60	1.92	1.55	1.03
61	1.91	1.55	1.03
62	1.90	1.55	1.03
63	1.88	1.54	1.03
64	1.86	1.53	1.03
65	1.84	1.52	1.03
66	1.82	1.51	1.03
67	1.80	1.50	1.03
68	1.77	1.50	1.03
69	1.74	1.50	1.03
70	1.71	1.50	1.03
71	1.68	1.50	1.03
72	1.65	1.50	1.03
73	1.61	1.48	1.03
74	1.57	1.46	1.03
75	1.53	1.44	1.03
76	1.49	1.42	1.03
77	1.45	1.40	1.03
78	1.43	1.38	1.03
79	1.41	1.36	1.03
80	1.39	1.34	1.03
81	1.37	1.32	1.03
82	1.35	1.30	1.03
83	1.33	1.29	1.03
84	1.31	1.28	1.03
85	1.29	1.27	1.03
86	1.27	1.26	1.03
87	1.25	1.25	1.03
88	1.24	1.24	1.03
89	1.23	1.23	1.03
90	1.22	1.22	1.03
91	1.21	1.21	1.03
92	1.20	1.20	1.03
93	1.20	1.20	1.03
94	1.19	1.19	1.03
95	1.19	1.19	1.03
96	1.18	1.18	1.03
97+	1.18	1.18	1.03

Continental General Insurance Company
Long Term Care Forms 1LTCGP0001 (PA) and 1LTCGP0008 (PA)
Factors to Apply to Base 0-Day Elimination
Period Rates to Get:

Issue Age	----- Elimination Period of: -----			
	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>	<u>180-Day</u>
<38	0.97	0.92	0.90	0.85
38	0.97	0.92	0.89	0.85
39	0.97	0.92	0.89	0.84
40	0.97	0.92	0.89	0.84
41	0.97	0.92	0.88	0.83
42	0.97	0.91	0.88	0.83
43	0.97	0.91	0.88	0.82
44	0.96	0.91	0.88	0.82
45	0.96	0.91	0.87	0.82
46	0.96	0.91	0.87	0.81
47	0.96	0.90	0.87	0.81
48	0.96	0.90	0.87	0.81
49	0.96	0.90	0.86	0.80
50	0.96	0.90	0.86	0.80
51	0.96	0.90	0.86	0.79
52	0.96	0.90	0.86	0.79
53	0.96	0.90	0.86	0.79
54	0.96	0.90	0.85	0.79
55	0.96	0.89	0.85	0.79
56	0.96	0.89	0.85	0.78
57	0.96	0.89	0.85	0.78
58	0.96	0.89	0.85	0.78
59	0.96	0.89	0.85	0.78
60	0.96	0.89	0.85	0.78
61	0.96	0.89	0.84	0.77
62	0.96	0.89	0.84	0.77
63	0.96	0.89	0.84	0.77
64	0.96	0.89	0.85	0.77
65	0.96	0.89	0.85	0.78
66	0.96	0.89	0.85	0.78
67	0.96	0.89	0.85	0.78
68	0.96	0.89	0.85	0.78
69	0.96	0.89	0.85	0.78
70	0.96	0.89	0.85	0.78
71	0.96	0.89	0.85	0.78
72	0.96	0.89	0.85	0.77
73	0.96	0.89	0.85	0.77
74	0.96	0.89	0.85	0.78
75	0.96	0.89	0.85	0.78
76	0.96	0.89	0.85	0.78
77	0.96	0.89	0.85	0.78
78	0.96	0.89	0.85	0.78
79	0.96	0.89	0.85	0.78
80	0.96	0.89	0.85	0.78
81	0.96	0.89	0.85	0.78
82	0.96	0.89	0.85	0.78
83	0.96	0.89	0.85	0.77
84	0.96	0.89	0.84	0.77
85	0.96	0.89	0.84	0.77
86	0.96	0.89	0.84	0.77
87	0.96	0.89	0.84	0.77
88	0.96	0.89	0.84	0.76
89	0.96	0.89	0.84	0.76
90	0.96	0.88	0.84	0.76
91	0.95	0.88	0.84	0.76
92	0.95	0.88	0.83	0.75
93	0.95	0.88	0.83	0.75
94	0.95	0.88	0.83	0.75
95	0.95	0.88	0.83	0.75
96	0.95	0.88	0.83	0.75
97+	0.95	0.88	0.83	0.75

Continental General Insurance Company
Long Term Care Forms 1LTCGP0001 (PA) and 1LTCGP0008 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Shortened Benefit Period (Non-forfeiture)
<38	1.15
38	1.15
39	1.15
40	1.15
41	1.15
42	1.15
43	1.15
44	1.15
45	1.15
46	1.15
47	1.15
48	1.15
49	1.15
50	1.15
51	1.15
52	1.15
53	1.15
54	1.15
55	1.15
56	1.15
57	1.15
58	1.15
59	1.15
60	1.14
61	1.14
62	1.14
63	1.14
64	1.14
65	1.13
66	1.13
67	1.13
68	1.13
69	1.13
70	1.12
71	1.12
72	1.12
73	1.11
74	1.11
75	1.10
76	1.10
77	1.09
78	1.08
79	1.08
80	1.07
81	1.07
82	1.06
83	1.06
84	1.06
85	1.05
86	1.05
87	1.05
88	1.05
89	1.05
90	1.05
91	1.05
92	1.05
93	1.05
94	1.05
95	1.05
96	1.05
97+	1.05

Continental General Insurance Company
Long Term Care Forms 1LTCGP0001 (PA) and 1LTCGP0008 (PA)
Factors to Apply to Base Rates to:

Issue Age	Add Guaranteed Issue for Actively- at-Work-Employees	Change to 3 of 6 ADL's	Remove 15% Spouse Disc.	Change to 20% Spouse Disc.	Add 10-Year Survivorship	Add WOP on Home Health	Reduce / Increase Renewal Comm. *
<40	1.05	0.90	0.89	1.04	1.01	1.01	0.94 / 1.06
40-44	1.05	0.90	0.89	1.04	1.01	1.01	0.94 / 1.06
45-49	1.05	0.90	0.89	1.04	1.01	1.01	0.94 / 1.06
50-54	1.05	0.90	0.89	1.04	1.01	1.01	0.94 / 1.06
55-59	1.05	0.90	0.90	1.04	1.01	1.01	0.94 / 1.06
60-64	1.05	0.91	0.90	1.04	1.01	1.01	0.94 / 1.06
65-69	1.05	0.92	0.92	1.03	1.01	1.01	0.94 / 1.06
70-74	1.05	0.92	0.93	1.03	1.01	1.01	0.94 / 1.06
75-79	1.05	0.92	0.94	1.02	1.01	1.02	0.94 / 1.06
80-84	1.05	0.93	0.96	1.01	1.01	1.03	0.94 / 1.06
85-89	1.05	0.95	0.98	1.01	1.01	1.03	0.94 / 1.06
90-94	1.05	0.95	0.98	1.01	1.01	1.03	0.94 / 1.06
95+	1.05	0.95	0.98	1.01	1.01	1.03	0.94 / 1.06

Issue Age	Reduce / Increase New Comm. *	Add Restoration
<40	0.99 / 1.01	1.01
40-44	0.99 / 1.01	1.01
45-49	0.99 / 1.01	1.01
50-54	0.99 / 1.01	1.01
55-59	0.99 / 1.01	1.01
60-64	0.99 / 1.01	1.01
65-69	0.99 / 1.01	1.01
70-74	0.99 / 1.01	1.01
75-79	0.99 / 1.01	1.01
80-84	0.99 / 1.01	1.01
85-89	0.99 / 1.01	1.01
90-94	0.99 / 1.01	1.01
95+	0.99 / 1.01	1.01

* Factors shown are for each 5 percentage points reduction / increase in commissions. Reductions / increases of other magnitudes would have proportional factors.
Note: no change will be made to the writing agent which would result in first year commissions exceeding 50% or renewal commissions exceeding 10%.

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	1LTCG Rate Increase Filing for 2020/		

Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	1LTCG Cover Letter - 2020 - PA.pdf 1LTCG Actuarial Memorandum - 2020 - PA.pdf 1LTCG Appendices - 2020 - PA.pdf Generic RINC Letter - 1LTC, 2LTC 2020.pdf 1LTCG Exhibits - 2020 - PA.pdf 1LTCG Exhibits - PA.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
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State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	1LTCG Rate Increase Filing for 2020/		

Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see Section 13 of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:	GLTC-132444690	State Tracking #:	GLTC-132444690	Company Tracking #:	1LTCG RATE INCREASE FILING 2020
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State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	1LTCG Rate Increase Filing for 2020/		

Attachment 1LTCG Exhibits - PA.xlsx is not a PDF document and cannot be reproduced here.



P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

July 1, 2020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Group Long-Term Care Insurance
Policy Forms: 1LTCGP0001, 1LTCGP0008
SERFF Tracking Number: GLTC-132444690

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Group Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Elizabeth A. O'Brien', is written over a horizontal line.

Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

PA

Long-term care administrator for:
Great American Life Insurance Company®
Loyal American Life Insurance Company®

Continental General Insurance Company

P.O. Box 203098
Austin, Texas 78720-3098

**Actuarial Memorandum Supporting Rate Revisions for
Long Term Care Insurance Base Policy Forms and Riders Associated with
1LTCGP0001, 1LTCGP0008**

1 SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the Continental General Insurance Company (the Company) long-term care (LTC) policy forms referenced above.

These policies were originally sold under the name Great American Life Insurance Company (GALIC). Virtually all of the GALIC policies have been novated into United Teacher Associates (UTA), and the remaining GALIC policies are 100% ceded to UTA. All policies issued in Florida are 100% ceded to GALIC and therefore are excluded from this analysis. Effective December 31, 2016, UTA (inactive NAIC No: 63479) merged into Continental General Insurance Company (active NAIC No: 71404).

Some riders may not be available in all states. The issue date range associated with premium-paying lives in this state is shown in Appendix A.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

The Company is requesting a 76% rate increase in your state at this time. While the Company intends to implement the full requested rate increase at one time, we are open to discussions with the state regarding alternative implementation options, such as an actuarially equivalent series of rate increases.

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 21 for a description of the information contained in each Appendix.

2 POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit, or
3. Increase their elimination period.

Non-forfeiture Offers

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This non-forfeiture benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Upon acceptance of this offer, an endorsement reflecting the non-forfeiture benefit will be sent to the policyholder. This offer will be made to all policyholders.

3 PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected. Policies were issued nationwide under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms is 66.5%. This loss ratio has been stated based on the original pricing interest rate of 5.5%. Based on available documentation, the pricing loss ratio stated below is conservatively assumed to be representative of best estimate expectations.

For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded. For policies issued under rate stabilization requirements, the margin for moderately adverse deviation built into the rates at the time of original pricing was a 10% deviation in the lifetime loss ratio, when compared to originally expected. This margin has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the modified prospective present value approach to determine the level of rate increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the modified prospective present value formula is calculated as:

$$\text{Cumulative rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - (0.58)\Delta PV(\text{future earned premiums})}{(0.85)PV_{\text{current}}(\text{future earned premiums})}$$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to nationwide experience that has been restated to the original rate level. Please note that experience associated with lives that are currently in a paid-up status has been excluded from the calculation. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state. In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + \text{Cumulative Rate Increase}}{1 + \text{State Specific Cumulative Rate Increase to Date}} - 1$$

4 DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

5 RENEWABILITY CLAUSE

All products are Guaranteed Renewable, Group Long-Term Care policies.

6 MARKETING METHOD

These policies were marketed to groups and then offered to individual employees by direct marketing methods. These products are not currently being marketed.

7 APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

8 PROPOSED EFFECTIVE DATE

Policyholder notification of the rate increases will begin as soon as possible subject to state insurance department approval with the additional condition that no policyholder will receive the rate increases sooner than one year after receiving a previous rate increase.

9 UNDERWRITING

Most policies subject to this rate revision were subject to full medical underwriting in accordance with Company standards in place at the time of issue. Some certificates sold under 1LTCG0001 and 1LTCG0008 were guaranteed issue or subject to simplified underwriting. The underwriting standards used were taken into consideration when projecting future experience.

10 ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A Morbidity

The morbidity assumptions are based on a combination of the Company's historical claim experience on these forms from 2006 through 6/30/2018, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. The claim cost assumptions reflect the Company's current best estimate of future morbidity. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement.

B Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with mortality steepening factors, selection factors, and other attained age adjustments.

C Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates and benefit exhaust rates to derive the total termination rate. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

The table below shows the detailed voluntary lapse assumptions for the applicable projected policy durations.

Voluntary Lapse Rate				
	Married		Single	
Duration	Inflation	Non-Inflation	Inflation	Non-Inflation
9	0.93%	1.21%	1.48%	3.68%
10	0.62%	0.87%	1.48%	2.92%
11	0.52%	0.72%	1.33%	2.54%
12	0.52%	0.72%	1.17%	2.35%
13	0.41%	0.58%	1.02%	2.03%
14	0.36%	0.48%	0.87%	1.78%
15+	0.31%	0.39%	0.77%	1.46%

Additional multiplier to apply to Lapse Rates for Gender	
Gender	Multiplier
Female	82.5%
Male	140.0%

Voluntary lapse assumptions include an NFO conversion rate which is calculated as 19% of the requested rate increase, capped at 19%.

D Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.5% to calculate the lifetime loss ratio.

E Expenses

The need for a rate increase is based on the modified prospective present value formula. Expenses are not accounted for in the modified prospective present value formula and therefore are not used as justification for the rate increase. As such, expenses are not being projected and are not included in this filing.

11 ISSUE AGE RANGE

These products were available for issue ages 18 to 84. Premiums are based on issue age.

12 AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

13 CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for Incurred But Not Reported reserves (IBNR) and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

14 ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

15 DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

16 NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of premium-paying policyholders as of 9/30/2019 in this state.

17 AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

18 HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

19 EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 9/30/2019 is contained in Exhibit 2a. Experience for loss years 2019 and prior are developed through 9/30/2019. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

Historical nationwide experience for all policies issued under these products is contained in Exhibit 3a. The nationwide historical and projected experience adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3a. Projected experience utilizes best estimate assumptions.

Historical nationwide experience for policies in premium-paying status is contained in Exhibit 3b. The nationwide historical and projected experience adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3b. Projected experience utilizes best estimate assumptions.

In developing the projected future experience with the rate increase, an implementation date of 4/1/2021 was assumed.

20 RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

21 SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of 9/30/2019.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

22 SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all inforce policies by state under each product grouping as of the inforce date.

Exhibit 2a contains the historical nationwide lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 2b contains the historical state-specific lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 3a contains historical and projected nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3b contains historical and projected nationwide experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 4a contains historical and projected state-specific experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4b contains historical and projected state-specific experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 5 contains nationwide experience for premium-paying policies, restated to the original rate level, using original assumptions and current moderately adverse assumptions.

Exhibit 6 contains a state-by-state summary of the status of this rate filing.

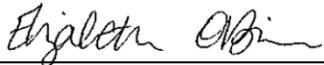
23 ACTUARIAL CERTIFICATION

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this state as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits," No. 18 "Long-Term Care Insurance," and No. 23 "Data Quality."

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

In my opinion, the rates are not excessive or unfairly discriminatory, and the benefits are reasonable in relation to the premiums. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. If the requested increase is implemented and the underlying moderately adverse assumptions are realized, no further premium rate schedule increases are anticipated at this time. The Company will continue to monitor experience and reserves the right to take additional rate action if necessary.



Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

Appendix A
Continental General Insurance Company
1LTCGP0001, 1LTCGP0008

Pennsylvania

Requested Rate Increase = 76%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	2/1/2001	to	6/1/2002
Nationwide	5/1/1999	to	6/1/2006

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Premium-Paying Policyholders and Annualized Premium as of September 30, 2019

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	4
Issued on or after Rate Stabilization	0
Average issue age	59

	Policies	Premium
Pennsylvania	4	\$ 7,368
Nationwide	503	\$ 507,505

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders, prior to the current rate increase and assuming full implementation of all previously approved rate increases, is:

Pennsylvania	2,297
Nationwide	1,239

The average annual premium for this form and associated riders in Pennsylvania, including the impact of the requested rate increase, is: 4,043

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes include: 20% in 2014, 20% in 2016, 20% in 2018

Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	107.6%
The Lifetime Loss Ratio with the requested rate increase is:	83.9%

Appendix B

Continental General Insurance Company

Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Forms 1LTCGP0001 and 1LTCGP0008

Two policies were sold: a nursing home only policy (form 1LTCGP0008) and a comprehensive nursing home plus home care policy (form 1LTCGP0001). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical.

The elimination period could be chosen as 0, 20, 60, 90 or 180 service days. The benefit period is administered on a pool of money basis, where the pool of money is calculated either as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, 8, or unlimited, OR (at the option of the group) the pool of money could be chosen as a flat \$50,000, \$75,000, \$100,000, \$150,000, \$250,000, or unlimited. If the former approach was chosen, the nursing home daily maximum was available in multiples of \$10 (minimum of \$50). If the latter approach was chosen, the nursing home daily maximum could be \$75, \$100, \$125, \$150, \$175, or \$200. In either case on form 1LTCGP0001, home health care coverage could be added with a daily maximum of 50%, 75% or 100% of the nursing home daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired.

An insured who qualifies for benefits is eligible to receive all long term care services that are included in the Plan of Care and covered under the policy. For form 1LTCGP0008, this could include nursing home care or assisted living facility care. A 14-day per year bed reservation benefit could be included in the Plan of Care under the base policy. For form 1LTCGP0001, the Plan of Care could include any of the benefits covered by the nursing home only policy, and/or it could include home health care, adult day care, up to 21 days per year of respite care, or up to 5 times the daily maximum in caregiver training (one time only). Other alternate services could be included, if agreed to by all parties and if the home health option were added. If the Company's Personal Care Advisor were used, the Plan could also include coverage of supportive and medical equipment, to a lifetime maximum of 30 times the nursing home daily maximum.

All benefits are subject to the daily maximums, the total benefit allowance (i.e., the pool of money), and the elimination period (except that the latter does not apply to the respite benefit, the care coordination services, or the caregiver training benefit).

Premiums are waived after the policyholder has been receiving covered nursing home or ALF benefits for 90 days and as long as the person continues to receive covered nursing home or ALF benefits.

Several optional benefits were available for these policies. Most of these options were available at the group policyholder level.

- Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.

Appendix B

Continental General Insurance Company

Description of Benefits

- Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Guaranteed Purchase: Gives the insured the option of increasing benefits at scheduled intervals, based on the CPI. The incremental benefits will be subject to an additional premium, based on the insured's attained age.
- Non-forfeiture Benefit: After 3 years inforce, the cumulative premiums paid will be available upon lapse to continue coverage for a revised lifetime maximum (i.e., a shortened benefit period). The revised lifetime maximum will be calculated as the cumulative premiums, subject to a minimum of 30 times the daily maximum.
- Survivorship Benefit: Waives the premium to a surviving spouse after the death of the other spouse, as long as both spouses have had coverage inforce for at least 10 years.
- 3 of 6 ADLs: Changes the benefit eligibility requirement from being disabled in 2 of 6 ADLs to being disabled in 3 of 6 ADLs.
- WOP on Home Health (Form 1LTCGP0001 only): Expands the waiver of premium benefit to also apply once a person has been receiving covered home health care benefits for 90 days.
- Restoration Benefit: Adds a benefit which restores the lifetime maximum to its original level, after the insured has recovered and returned to normal activities for 180 days.
- Calendar Period Definition on Elimination Period: Changes the definition of elimination period to be based on calendar days elapsed, rather than the number of days on which services are received.
- Death Benefit: Returns a specified percentage of the cumulative premiums paid to the insured's estate if death occurs before age 75. The percentage of premiums returned is 100% for deaths occurring through age 65; the percentage then grades down by 10% per year, to 0% for ages 75+.

Continental General Insurance Company
Appendix C
Policy Forms: 1LTCGP0001, 1LTCGP0008
Distribution of Inforce Business as of 9/30/2019

Nationwide Excluding FL

Issue Year	Count	% of Count	Premium	% of Premium
1999	3	0.6%	3,572	0.7%
2000	128	24.6%	97,851	19.3%
2001	164	31.5%	155,715	30.7%
2002	110	21.2%	131,937	26.0%
2003	84	16.2%	90,285	17.8%
2004	15	2.9%	15,206	3.0%
2005	12	2.3%	11,191	2.2%
2006	4	0.8%	1,749	0.3%
Total	520	100.0%	507,505	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	141	27.1%	70,521	13.9%
45 - 49	53	10.2%	46,579	9.2%
50 - 54	136	26.2%	123,851	24.4%
55 - 59	120	23.1%	147,737	29.1%
60 - 64	51	9.8%	84,973	16.7%
65 - 69	15	2.9%	23,322	4.6%
70 - 74	4	0.8%	10,523	2.1%
Total	520	100.0%	507,505	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	10	1.9%	2,587	0.5%
45 - 49	18	3.5%	6,128	1.2%
50 - 54	34	6.5%	15,173	3.0%
55 - 59	38	7.3%	17,490	3.4%
60 - 64	57	11.0%	40,432	8.0%
65 - 69	87	16.7%	80,177	15.8%
70 - 74	142	27.3%	146,287	28.8%
75 - 79	102	19.6%	145,973	28.8%
>80	32	6.2%	53,258	10.5%
Total	520	100.0%	507,505	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	324	62.3%	310,958	61.3%
Male	196	37.7%	196,547	38.7%
Total	520	100.0%	507,505	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
Compound 5%	358	68.8%	401,335	79.1%
GPO	9	1.7%	10,996	2.2%
None	144	27.7%	80,883	15.9%
Simple 5%	9	1.7%	14,291	2.8%
Total	520	100.0%	507,505	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
CNFO	17	3.3%	-	0.0%
Lifetime	503	96.7%	507,505	100.0%
Total	520	100.0%	507,505	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
20	5	1.0%	8,472	1.7%
90	512	98.5%	495,883	97.7%
180	3	0.6%	3,150	0.6%
Total	520	100.0%	507,505	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	17	3.3%	-	0.0%
2 - 3 years	1	0.2%	1,213	0.2%
3 - 4 years	86	16.5%	81,503	16.1%
4 - 5 years	4	0.8%	4,775	0.9%
5 - 6 years	271	52.1%	228,703	45.1%
Lifetime	141	27.1%	191,311	37.7%
Total	520	100.0%	507,505	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	199	38.3%	181,737	35.8%
Married	321	61.7%	325,768	64.2%
Total	520	100.0%	507,505	100.0%

HHC Percent	Count	% of Count	Premium	% of Premium
0.5-0.75	73	14.0%	47,482	9.4%
0.75-1	62	11.9%	66,128	13.0%
1-1.25	385	74.0%	393,894	77.6%
Total	520	100.0%	507,505	100.0%

Pennsylvania

Issue Year	Count	% of Count	Premium	% of Premium
1999	-	0.0%	-	0.0%
2000	-	0.0%	-	0.0%
2001	2	50.0%	2,501	33.9%
2002	2	50.0%	4,867	66.1%
2003	-	0.0%	-	0.0%
2004	-	0.0%	-	0.0%
2005	-	0.0%	-	0.0%
2006	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	-	0.0%	-	0.0%
45 - 49	-	0.0%	-	0.0%
50 - 54	1	25.0%	1,032	14.0%
55 - 59	-	0.0%	-	0.0%
60 - 64	3	75.0%	6,336	86.0%
65 - 69	-	0.0%	-	0.0%
70 - 74	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	-	0.0%	-	0.0%
45 - 49	-	0.0%	-	0.0%
50 - 54	-	0.0%	-	0.0%
55 - 59	-	0.0%	-	0.0%
60 - 64	-	0.0%	-	0.0%
65 - 69	-	0.0%	-	0.0%
70 - 74	1	25.0%	1,032	14.0%
75 - 79	3	75.0%	6,336	86.0%
>80	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	2	50.0%	3,465	47.0%
Male	2	50.0%	3,902	53.0%
Total	4	100.0%	7,368	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
Compound 5%	4	100.0%	7,368	100.0%
GPO	-	0.0%	-	0.0%
None	-	0.0%	-	0.0%
Simple 5%	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
CNFO	-	0.0%	-	0.0%
Lifetime	4	100.0%	7,368	100.0%
Total	4	100.0%	7,368	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
20	-	0.0%	-	0.0%
90	4	100.0%	7,368	100.0%
180	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	-	0.0%	-	0.0%
2 - 3 years	-	0.0%	-	0.0%
3 - 4 years	-	0.0%	-	0.0%
4 - 5 years	-	0.0%	-	0.0%
5 - 6 years	4	100.0%	7,368	100.0%
Lifetime	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	2	50.0%	2,501	33.9%
Married	2	50.0%	4,867	66.1%
Total	4	100.0%	7,368	100.0%

HHC Percent	Count	% of Count	Premium	% of Premium
0.5-0.75	-	0.0%	-	0.0%
0.75-1	-	0.0%	-	0.0%
1-1.25	4	100.0%	7,368	100.0%
Total	4	100.0%	7,368	100.0%

Continental General Insurance Company
Appendix C
Policy Forms: 1LTCGP0001, 1LTCGP0008
Distribution of Inforce Business as of 9/30/2019

Nationwide Excluding FL

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	-	0.0%	-	0.0%
TQ	520	100.0%	507,505	100.0%
Total	520	100.0%	507,505	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Not Paid Up	503	96.7%	507,505	100.0%
Paid Up	17	3.3%	-	0.0%
Total	520	100.0%	507,505	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	88	17.5%	91,563	18.0%
Bi-Weekly	4	0.8%	2,030	0.4%
Monthly	288	57.3%	300,809	59.3%
Quarterly	102	20.3%	95,124	18.7%
Semi-Annual	21	4.2%	17,979	3.5%
Total	503	100.0%	507,505	100.0%

*Count includes premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Association	41	7.9%	46,600	9.2%
Mandatory Group	120	23.1%	81,717	16.1%
Voluntary Group	359	69.0%	379,188	74.7%
Total	520	100.0%	507,505	100.0%

Pennsylvania

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	-	0.0%	-	0.0%
TQ	4	100.0%	7,368	100.0%
Total	4	100.0%	7,368	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Not Paid Up	4	100.0%	7,368	100.0%
Paid Up	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	2	50.0%	2,501	33.9%
Bi-Weekly	-	0.0%	-	0.0%
Monthly	2	50.0%	4,867	66.1%
Quarterly	-	0.0%	-	0.0%
Semi-Annual	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

*Count includes premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Association	4	100.0%	7,368	100.0%
Mandatory Group	-	0.0%	-	0.0%
Voluntary Group	-	0.0%	-	0.0%
Total	4	100.0%	7,368	100.0%

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Termination Study

A study was conducted on the Company's actual termination experience from 2006 to 6/30/2018 on forms issued by Continental General Insurance Company. The study measured total termination rates.

The future expected voluntary lapse assumptions were developed based on the historical implied lapse experience and judgment. Historical implied lapses were determined by subtracting expected deaths and actual benefit exhaustions from total terminations. The expected voluntary lapse rates vary by inflation option, spousal discount, gender, and policy duration. Expected deaths were calculated assuming mortality is equal to 100% of the Individual Annuity Mortality (IAM) 2012 Basic table with mortality steepening factors, mortality improvement, and selection factors applied. This mortality assumption, including selection factors and mortality improvement, is based on industry expectations.

Exhibit D-1 contains the comparison of implied lapse experience to the current lapse assumptions. The Exhibit shows total lives, actual total terminations and expected deaths. The voluntary lapse rates are shown as described above, as historical implied lapses and expected lapses.

Morbidity Study

A morbidity study was also conducted on the Company's actual experience from 2006 to 6/30/2018 on forms issued by Continental General Insurance Company. Actual claims were measured against the Milliman 2017 Long Term Care Guidelines (Guidelines). Actual-to-expected fitting factors were developed based on the actual experience and judgment.

Actual incurred claims are based on paid claims and remaining claim reserves discounted (using an interest rate of 4.5% for this experience study) back to the claim incurred date. The claim reserves were discounted from valuation date to the claim incurred date using a 4.5% discount rate and excluding any waiver of premium load, LAE load and explicit margin. Actual claims include approximately \$22 million of Incurred But Not Reported reserve (IBNR) as of June 30, 2018, which is allocated to incurred year as follows: approximately 84.5% to incurred year 2018 and 15.5% to incurred year 2017. Actual incurred claims are calculated by adding together the present value of paid claims and claim reserves. Actual average claim severity was calculated by dividing actual incurred claims by the count of claims. In this study, waiver of premium was excluded from both the actual claims and expected claims.

Expected claims were based on the *Guidelines* and include selection factors and actual-to-expected fitting factors. The actual-to-expected fitting factors varied by coverage type, benefit period, payment type, marital status, and form. No future morbidity improvement is assumed.

Exhibit D-2 contains the comparison of actual claim experience to the current assumptions for the policy forms included in this filing.

Continental General Insurance Company
Appendix D
Exhibit D-1
Termination Study

Experience by Policy Duration

Policy Duration	Total Lives	Total Terminations Count	Rate	Mortality Rate Expected	Voluntary Lapse Rate Implied	"Current"
1	17,268	1,862	10.8%	0.2%	10.6%	10.8%
2	19,223	1,080	5.6%	0.3%	5.3%	5.4%
3	19,485	836	4.3%	0.3%	3.9%	4.1%
4	19,935	745	3.7%	0.4%	3.3%	3.3%
5	20,641	591	2.9%	0.4%	2.4%	2.6%
6	21,425	556	2.6%	0.5%	2.1%	2.1%
7	21,795	496	2.3%	0.5%	1.7%	1.9%
8	21,174	411	1.9%	0.6%	1.3%	1.5%
9	19,655	386	2.0%	0.7%	1.2%	1.4%
10	17,017	393	2.3%	0.7%	1.5%	1.0%
11	12,513	250	2.0%	0.9%	1.1%	0.9%
12	9,213	182	2.0%	1.0%	0.9%	0.8%
13	6,437	141	2.2%	1.2%	0.9%	0.7%
14	4,406	118	2.7%	1.5%	1.1%	0.6%
15+	7,244	257	3.5%	2.0%	1.3%	0.5%
Total	237,432	8,304	3.5%	0.6%	2.87%	2.87%

Notes:

- 1) Experience from 2006 through 6/30/2018.
- 2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 3) Implied Voluntary Lapse Rate is the Total Termination Rate minus the Expected Mortality Rate minus the Actual Benefit Exhaust Rate.
- 4) Current Voluntary Lapse Rate is the current projection assumption.
 Since these vary by inflation benefit option, spousal discount, and gender the rates shown above are composites.
 The ultimate lapse rate begins in duration 15.
- 5) Includes only lifetime pay policies (excludes single Pay, 5 Pay, 10 Pay, 15 Pay, 20 Pay, and paid-up at 65).

Continental General Insurance Company

Appendix D

Exhibit D-2

Policy Forms: 1LTCGP0001, 1LTCGP0008, 1LTCIP0001, 1LTCIP0002, 2LTCIP0001, 2LTCIP0002, 4LTCIP0001

Claim Study

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1	21,621	9	758,605	557,833	136.0%
2	22,556	31	1,453,873	1,214,373	119.7%
3	21,995	25	1,885,218	1,720,445	109.6%
4	22,443	25	1,176,810	2,506,853	46.9%
5	22,938	48	3,578,850	3,510,572	101.9%
6	23,353	68	5,796,078	4,714,104	123.0%
7	23,098	65	5,288,287	5,976,829	88.5%
8	22,601	107	7,487,865	7,334,949	102.1%
9	21,914	105	7,933,784	8,804,755	90.1%
10	19,668	108	9,315,687	9,809,126	95.0%
11	15,938	128	8,623,840	9,555,444	90.3%
12	11,691	100	8,377,240	8,770,658	95.5%
13	8,518	81	6,993,553	7,740,239	90.4%
14	5,527	75	4,668,981	6,434,048	72.6%
15+	9,507	194	20,448,906	16,155,953	126.6%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Experience by Calendar Year

Calendar Year	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
2006	13,602	23	1,208,168	1,565,355	77.2%
2007	18,091	39	2,152,494	2,173,376	99.0%
2008	23,319	39	2,125,616	2,961,136	71.8%
2009	26,259	50	3,763,974	3,863,635	97.4%
2010	26,642	58	4,967,618	4,824,553	103.0%
2011	23,933	82	5,777,331	5,877,098	98.3%
2012	23,219	101	6,900,358	7,100,818	97.2%
2013	22,629	105	7,465,161	8,397,998	88.9%
2014	22,090	108	9,378,267	10,026,923	93.5%
2015	21,603	143	11,570,237	11,546,603	100.2%
2016	21,144	149	12,138,393	13,248,071	91.6%
2017	20,701	175	15,786,771	14,986,944	105.3%
2018	10,137	99	10,553,188	8,233,672	128.2%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Experience by Policy Form

Policy Form	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1LTCG	7,633	11	1,087,514	1,453,414	74.8%
1LTCL	50,876	550	44,069,338	45,343,925	97.2%
2LTCL	98,651	340	27,395,445	26,666,073	102.7%
4LTCL	116,209	271	21,235,281	21,342,770	99.5%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Notes:

1) Experience from 2006 through 6/30/2018

2) Actual incurred claims are defined as the sum of paid claims and reserves.

Paid claims represent the present value of paid claims discounted to the claim incurred date.

Reserve amounts represent the present value of the remaining claim reserve (including IBNR) discounted to the claim incurred date.

3) Expected Claims are based on the Milliman 2017 *Long-Term Care Guidelines* (including Product Factors)

4) Claim dollar amounts are discounted using a 4.50% interest rate (both actual and expected).

5) 1LTCG refers to 1LTCGP0001 and 1LTCGP0008, 1LTCL refers to 1LTCIP0001 and 1LTCIP0002,

2LTCL refers to 2LTCIP0001 and 2LTCIP0002, 4LTCL refers to 4LTCIP0001 and 4LTCIP0002

Continental General Insurance Company
Appendix E
Policy Forms: 1LTCGP0001, 1LTCGP0008
Policy Persistency Comparison

Policy Duration	<u>Actual Experience</u>		<u>Original Pricing Assumptions</u>			<u>Current Assumptions</u>			
	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Benefit Exhaustion	Total Terminations
1	10	10.0%	8.4%	0.1%	8.5%	16.0%	0.1%	0.0%	16.1%
2	26	7.7%	6.8%	0.2%	7.0%	6.0%	0.2%	0.0%	6.2%
3	51	7.8%	4.7%	0.4%	5.1%	4.0%	0.3%	0.0%	4.3%
4	161	7.5%	3.4%	0.6%	4.0%	3.3%	0.3%	0.0%	3.6%
5	290	3.1%	3.5%	0.8%	4.3%	2.6%	0.3%	0.0%	3.0%
6	489	2.2%	3.5%	1.0%	4.4%	2.1%	0.3%	0.0%	2.4%
7	651	1.1%	3.4%	1.0%	4.4%	2.0%	0.4%	0.0%	2.3%
8	647	2.6%	3.4%	1.1%	4.5%	1.6%	0.4%	0.0%	1.9%
9	630	1.1%	3.4%	1.3%	4.7%	1.4%	0.4%	0.2%	1.9%
10	623	2.7%	3.4%	1.5%	4.9%	1.1%	0.4%	0.0%	1.5%
11	606	1.8%	3.4%	1.7%	5.1%	1.0%	0.4%	0.0%	1.4%
12	594	1.0%	3.4%	1.9%	5.2%	0.9%	0.4%	0.0%	1.3%
13	576	1.6%	3.4%	2.0%	5.4%	0.8%	0.5%	0.0%	1.2%
14	560	1.3%	3.4%	2.2%	5.5%	0.6%	0.5%	0.0%	1.2%
15	508	1.2%	3.4%	2.4%	5.7%	0.6%	0.6%	0.0%	1.1%
16	401	2.7%	3.4%	2.5%	5.8%	0.6%	0.7%	0.0%	1.2%
17	223	2.2%	3.3%	2.4%	5.6%	0.6%	0.7%	0.0%	1.3%
18	6	0.0%	3.8%	4.4%	8.1%	0.4%	1.4%	0.0%	1.8%
19	3	0.0%	3.7%	5.5%	9.0%	0.4%	2.1%	0.0%	2.5%

Notes:

- 1) Experience is 2006 through 6/30/18.
- 2) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
- 3) Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.
The ultimate lapse rate starts in duration 15.
- 4) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 5) Benefit exhaustion rates are based on actual experience.
- 6) The results shown above include only lifetime pay policies.

Continental General Insurance Company

P.O. Box 203098

Austin, TX 78720-3098

[Name]
 [Address Line 1]
 [Address Line 2]
 [Address Line 3]
 [City, State, Zip Code]

[Today's Date]

RE: Policy/Certificate No. [XXXXXXX]

Dear Policy/Certificate Holder:

Continental General Insurance Company[,the administrator for Great American Life Insurance Company's long term care insurance business,] makes every effort to provide quality long term care insurance coverage at reasonable and affordable premium rates. However, the total claims experience for this policy form is in excess of expected levels.

Accordingly, it has become necessary for the Company to increase those premium rates. This adjustment is not related to your personal claims experience, but rather the claims experience for all policies/certificates on this policy form. This adjustment is effective on your premium due date of [Rate Increase Effective Date].

Premium Adjustment		
Current [Modal] Premium [\$X,XXX.XX]	New [Modal] Premium [\$X,XXX.XX]	Rate Increase Percentage [XX]%

[In addition to the current rate increase, the Company will be implementing a [XX]% rate increase approximately one year after the current increase.] Also, the Company anticipates the need to request [an] additional rate increase[s] in the future. This is the Company's current best estimate for future rate increase action on this policy form. However, this plan could change if future claims experience varies from current expectations.

We have enclosed some information for you in the form of Frequently Asked Questions. We recommend that you review this material, which we believe will address many of your questions and concerns about certain coverage considerations.

[The benefits available to you in your policy/certificate offer valuable insurance protection. Enclosed you will find benefit reduction options and information regarding a Contingent Nonforfeiture Benefit that is being offered to you at this time. If you are interested in discussing these options or have questions, please contact our Client Services Department toll-free at [866-830-0607].]

[The benefits available to you in your policy/certificate offer valuable insurance protection. If you are interested in discussing benefit reduction options to reduce your premium, please call our Client Services Department toll-free at [866-830-0607]. Should you decide not to keep your policy/certificate in force at the increased premium level, or at a reduced benefit level, the Company is offering a Contingent Nonforfeiture Benefit at this time. This benefit is described in the enclosed Contingent Nonforfeiture Benefit Option page.]

Administration for:

Great American Life Insurance Company®

Loyal American Life Insurance Company®

P.O. Box 203098 • Austin, TX 78720-3098

Toll Free: (866) 830-0607 • Fax: (888) 769-0737

Continental General Insurance Company

P.O. Box 203098

Austin, TX 78720-3098

Sincerely,

[W. Travis Simpson]

[Senior Vice President and Chief Operating Officer]

Administration for:

Great American Life Insurance Company®

Loyal American Life Insurance Company®

P.O. Box 203098 • Austin, TX 78720-3098

Toll Free: (866) 830-0607 • Fax: (888) 769-0737

FREQUENTLY ASKED QUESTIONS

Additional Premium Increases

My premiums are being increased. Where is that allowed by my policy/certificate?

The Company has the right to adjust premiums in accordance with the terms of the policy/certificate. The face page of your policy/certificate discusses how this must be done. The premium increase has been filed with the Department of Insurance in the state where your policy/group master policy was issued.

You have told me that you are going to increase my premiums. Can I expect additional increases in the future?

As mentioned in the cover letter, the Company anticipates the need to pursue [an] additional rate increase[s] in the future. [In addition to the current rate increase, the Company will be implementing [a/an] [XX]% rate increase approximately one year after the current increase.] This is the Company's current best estimate for future rate increase action on this policy form, but this plan could change if future claims experience varies from current expectations. As with this increase, any future increases would continue to be based on the overall experience of your class of insureds and filed with your state insurance department for approval, if required. You will be notified in advance of such increases as stated in your policy/certificate. We believe this information will enable you to anticipate the likelihood of future premium increases and to make an informed decision as to any benefit change options that could lower your premium now.

Benefit Reduction Options

I understand that my premiums are being increased. I am not sure I want to pay the increased premium. Do I have any options?

We may be able to provide you with alternative approaches to offset the increase by modifying the benefits in your policy/certificate. Our Client Services Department can give you detailed information about your policy/certificate. Some considerations might include removing optional riders that you may have purchased. However, you should always consider that if you reduce your coverage, you run the risk of increasing your out of pocket costs at the time of claim.

If I choose to reduce my premiums, how long do I have to pick an option?

Your premium will increase on the effective date stated in your notice letter, but you may change your coverage at any time. You may elect now, or any time in the future, to reduce benefits as outlined above. If you select any of the attached benefit reduction options, they will become effective on the rate increase effective date of [Rate Increase Effective Date], unless you specify otherwise.

Can the Company delay making my premium increase effective until I decide which option is best for me?

All policy/certificate holders within the same premium class must be treated similarly. We make sure that notices are mailed in advance of the increase to allow you time to make a decision. We cannot delay the premium increase on an individual policy/certificate basis.

Survivorship Considerations

If I have a Survivorship Benefit in my policy/certificate, how is this affected by the premium adjustment?

The survivorship benefit can be a very valuable feature. The benefit is not directly impacted by the premium adjustment. However, if you elect the Contingent Nonforfeiture Benefit as outlined below,

your policy/certificate will be converted to a paid-up status, and the survivorship benefit will no longer be necessary.

NOTE: Please refer to your specific policy/certificate language for information relating to how your survivorship option may work and any qualifications that may apply.

Contingent Nonforfeiture Benefit

If I choose not to pay future premiums, what happens to my coverage?

If you do not pay your premium when it becomes due, your current coverage will lapse, i.e. terminate. However, in order to help you avoid losing the amount of the premiums you have paid up to this point for your coverage, the Company will provide you with a Contingent Nonforfeiture Benefit. [This benefit will allow your daily benefit amount and elimination period to remain the same, but the maximum benefits available will be reduced. The new maximum benefit will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time. This is not a cash value. It is benefit dollars available to you in the event that you become eligible for and receive covered services in the future. Once your Contingent Nonforfeiture Benefit has been exercised, you may not resume the payment of premiums or make any changes to your policy/certificate.]

You can elect the Contingent Nonforfeiture Benefit by completing and returning the attached Contingent Nonforfeiture Benefit Option form now or within 120 days following the due date of the rate increase. This benefit is automatic if you stop paying your premiums now or within 120 days after the effective date of the rate increase.]

[Contingent Nonforfeiture Benefit Option 1:

This benefit will allow your daily benefit amount and elimination period to remain the same, but the maximum benefits available will be reduced. The new maximum benefit will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time.

Contingent Nonforfeiture Benefit Option 2:

This benefit will allow your elimination period and remaining lifetime benefit amount to remain the same, but the daily benefit amounts will be reduced. The new daily benefit amounts will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time.

The Contingent Nonforfeiture Benefit is not a cash value. It is benefit dollars available to you in the event that you become eligible for and receive covered services in the future. Once your Contingent Nonforfeiture Benefit has been exercised, you may not resume the payment of premiums or make any changes to your policy/certificate.

You can elect the Contingent Nonforfeiture Benefit by completing and returning the attached Contingent Nonforfeiture Benefit Option form now or within 120 days following the due date of the rate increase. The Contingent Nonforfeiture Benefit Option 2 is automatic if you stop paying your premiums now or within 120 days after the effective date of the rate increase.]

NOTE: The Contingent Nonforfeiture Benefit provides limited benefits and is not a cash value. We urge you to carefully consider whether or not such limited benefits are appropriate for you.

Other Questions

My premiums are taken directly from my bank account. Do I need a new Pre-Authorized Checking form?

No, your existing authorization will allow us to deduct the correct premium from your account.

I am currently receiving benefits under my policy/certificate. How does this impact me if my premiums are being waived?

The premium increase will not impact your current claim. Your policy/certificate will continue to provide you with benefits in accordance with the terms of the coverage you purchased. The policy/certificate benefit that waives premium will continue to work the same way. If your premiums are currently being waived, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy/certificate. You will begin to pay the adjusted premium when you return to a premium paying status.

I have read the enclosed documents and I still have questions. How do I get these questions answered?

If you would like assistance or have additional questions, please contact our Client Services Department toll-free at [866-830-0607].

[BENEFIT REDUCTION OPTIONS TO REDUCE YOUR PREMIUM

If you wish to modify your coverage as outlined in the options listed on the reverse side of this page, please declare the requested option in the space provided, sign and date in the space provided, and return this letter to Continental General Insurance Company[,the administrator for Great American Life Insurance Company's long term care insurance business,] in the enclosed postage paid return envelope. If you are interested in discussing your options for coverage changes in more detail, please call our Client Services Department toll-free at [866-830-0607].

Please note that this is only a QUOTE, NOT A GUARANTEE of any rate quoted, or a revision to your current policy/certificate. Premium calculations are based on the information provided and policy/certificate coverage as of [Today's Date]. Actual premium may differ slightly. As a result, please do not remit premium with any benefit reductions. Upon election, your policy/certificate will be endorsed to reflect the actual premium.

[Please be aware that modifying your coverage may impact other benefits provided by your policy/certificate. Please refer to your policy/certificate for information regarding your coverage. If you have additional questions, please contact our Client Services Department.]

Changes to your coverage may not be in your best interest if you are on claim or eligible to be on claim.

Changes to your coverage may not be in your best interest if you have a Premium Payment Amendatory Rider attached to your policy/certificate. Once your policy is paid-up based on the Premium Payment Amendatory Rider, your policy/certificate will automatically be renewed for the rest of your life with no further premium payments required.

[If you have the Shared Extended Expense Rider and your Covered Spouse's policy/certificate is still in force, any changes you make to your coverage with regards to the Maximum Lifetime Benefit and the Long Term Care Daily Benefit **must** also be made to your Covered Spouse's policy/certificate. **Both** spouses must return this form for their individual policy/certificate in order for these changes to go into effect.]

Should you decide not to keep your policy/certificate in force at the increased premium level, or at a reduced benefit level, the Company is offering a Contingent Nonforfeiture Benefit at this time. This benefit is described in the enclosed Contingent Nonforfeiture Benefit Option page.

Effective on your premium due date of [Rate Increase Effective Date], the [Modal] premium for your long term care insurance will be increased to [\$X,XXX.XX]. Please select the requested benefit reduction option, which will become effective on the rate increase effective date. [You are entitled to select more than one of the following options.] Sign and date in the space provided and return this page to Continental General Insurance Company[,the administrator for Great American Life Insurance Company’s long term care insurance business,] in the enclosed postage paid return envelope.

☐ **[Benefit Reduction Option 1 – Downgrade Maximum Lifetime Benefit**

Original Maximum Lifetime Benefit	[\$XXX,XXX]
Reduced Maximum Lifetime Benefit	[[XXX,XXX]
Premium After Reducing Benefit	[\$X,XXX.XX]

☐ **[Benefit Reduction Option [2] – Downgrade Maximum Daily Benefit**

Original Long Term Care Daily Benefit	[\$XXX.XX]
Reduced Long Term Care Daily Benefit	[\$XXX.XX]
[Original Home Health/Home and Community Care Daily Benefit	[\$XXX.XX]
Reduced Home Health/Home and Community Care Daily Benefit	[\$XXX.XX]
Premium After Reducing Benefit	[\$X,XXX.XX]

☐ **[Benefit Reduction Option [3] – Increase Elimination Period**

Current Elimination Period	[XX Days]
Increased Elimination Period	[XX Days]
Premium After Increasing Elimination Period	[\$X,XXX.XX]

By signing below, I am authorizing [Great American Life Insurance Company/Continental General Insurance Company] to reduce my coverage as indicated by the Option(s) selected/checked above.

Signature of Insured: _____	Date: _____
Policy/Certificate No. _____	Policy/Certificate Holder Name: [Policy/Certificate Holder
[Policy/Certificate Number]	Name]]

CONTINGENT NONFORFEITURE BENEFIT OPTION

Regardless of any Contingent Nonforfeiture riders attached to your policy/certificate, the Company will provide you with a Contingent Nonforfeiture Benefit if you choose to lapse your policy/certificate now or within 120 days after the effective date of the rate increase. You may elect to exercise this benefit by returning this completed form. However, if we do not hear from you and your policy/certificate lapses within this time period, the Contingent Nonforfeiture Benefit [Option 2] will automatically take effect.

This rate increase will be effective on your premium due date of [Rate Increase Effective Date]. This offer expires [Rate Increase Effective Date + 120 Days].

[The Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will shorten the benefit period provided by your policy/certificate but will maintain your maximum daily benefit and elimination period at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your maximum benefit amount will be equal to the greater of the sum of all premiums paid for the policy/certificate and any attached riders or thirty (30) times the maximum daily long term care benefit at the time of conversion. The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

NOTE: This Contingent Nonforfeiture Benefit will automatically be provided to you if you lapse your policy/certificate now or within 120 days after the effective date of this rate increase.]

☐ CONTINGENT NONFORFEITURE OPTION 1

This Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will shorten the benefit period provided by your policy/certificate but will maintain your maximum daily benefit and elimination period at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your maximum benefit amount will be equal to the greater of the sum of all premiums paid for the policy/certificate and any attached riders or thirty (30) times the maximum daily long term care benefit at the time of conversion. The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

☐ CONTINGENT NONFORFEITURE OPTION 2

This Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will lower your daily benefits but will maintain your elimination period and remaining lifetime benefit amount at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your daily benefit amounts will be equal to 90% of your current daily benefits times the ratio of the number of completed months of paid premiums divided by the number of month in the premium paying period for your policy/certificate. This is not a cash value option.

NOTE: The Contingent Nonforfeiture Benefit Option 2 will automatically be provided to you if you lapse your policy/certificate now or within 120 days after the effective date of this rate increase.]

By signing below, I am electing the Contingent Nonforfeiture Benefit and am authorizing [Great American Life Insurance Company/Continental General Insurance Company] to convert my policy/certificate to a paid-up status with no further premiums due.

DO NOT complete and return this form if you are electing a Benefit Reduction Option or are maintaining your current policy/certificate and benefits by paying the new premium.

Signature of Insured: _____	Date: _____
Policy/Certificate No. _____	Policy/Certificate Holder Name: [Policy/Certificate
[Policy/Certificate Number]	Holder Name]

Exhibit 1
Continental General Insurance
Summary of Premium Paying Lives
Nationwide
Policy Forms: 1LTCGP0001, 1LTCGP0008
As of 9/30/2019

Issue State	Lives	Annualized Premium	Average Premium
AK	-	\$ -	\$ -
AL	7	\$ 12,535	\$ 1,791
AR	1	\$ 1,213	\$ 1,213
AZ	15	\$ 25,804	\$ 1,720
CA	2	\$ 2,600	\$ 1,300
CO	-	\$ -	\$ -
CT	-	\$ -	\$ -
DC	-	\$ -	\$ -
DE	-	\$ -	\$ -
GA	-	\$ -	\$ -
HI	-	\$ -	\$ -
IA	16	\$ 20,257	\$ 1,266
ID	1	\$ 1,304	\$ 1,304
IL	16	\$ 20,492	\$ 1,281
IN	4	\$ 4,012	\$ 1,003
KS	-	\$ -	\$ -
KY	22	\$ 15,890	\$ 722
LA	16	\$ 24,066	\$ 1,504
MA	-	\$ -	\$ -
MD	1	\$ 2,503	\$ 2,503
ME	13	\$ 19,601	\$ 1,508
MI	3	\$ 8,539	\$ 2,846
MN	19	\$ 16,771	\$ 883
MO	1	\$ 1,320	\$ 1,320
MS	-	\$ -	\$ -
MT	-	\$ -	\$ -
NC	6	\$ 6,190	\$ 1,032
ND	-	\$ -	\$ -
NE	3	\$ 4,844	\$ 1,615
NH	-	\$ -	\$ -
NJ	2	\$ 1,515	\$ 758
NM	-	\$ -	\$ -
NV	9	\$ 8,592	\$ 955
OH	74	\$ 72,784	\$ 984
OK	2	\$ 2,833	\$ 1,417
OR	37	\$ 47,144	\$ 1,274
PA	4	\$ 7,368	\$ 1,842
RI	-	\$ -	\$ -
SC	68	\$ 37,481	\$ 551
SD	-	\$ -	\$ -
TN	33	\$ 47,330	\$ 1,434
TX	3	\$ 1,257	\$ 419
UT	1	\$ 663	\$ 663
VA	13	\$ 10,881	\$ 837
VT	-	\$ -	\$ -
WA	-	\$ -	\$ -
WI	111	\$ 81,717	\$ 736
WV	-	\$ -	\$ -
WY	-	\$ -	\$ -
Total	503	\$ 507,505	\$ 1,009

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
1LTCGP0001, 1LTCGP0008

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1999	1999	3,771	3,771	3,771	0	0	0	0	0.0%	1
2000	1999	4,557	4,557	4,557	0	0	0	0	0.0%	2
2000	2000	25,801	25,801	25,801	0	0	0	0	0.0%	1
2001	1999	5,157	5,157	5,157	0	0	0	0	0.0%	3
2001	2000	164,719	164,719	164,719	0	0	0	0	0.0%	2
2001	2001	171,051	171,051	171,051	0	0	0	0	0.0%	1
2002	1999	4,856	4,856	4,856	0	0	0	0	0.0%	4
2002	2000	155,127	155,127	155,127	189,102	0	0	189,102	121.9%	3
2002	2001	267,600	267,600	267,600	0	0	0	0	0.0%	2
2002	2002	118,733	118,733	118,733	6,681	0	0	6,681	5.6%	1
2003	1999	4,524	4,524	4,524	0	0	0	0	0.0%	5
2003	2000	144,502	144,502	144,502	0	0	0	0	0.0%	4
2003	2001	249,271	249,271	249,271	0	0	0	0	0.0%	3
2003	2002	178,150	178,150	178,150	0	0	0	0	0.0%	2
2003	2003	77,895	77,895	77,895	24,580	0	0	24,580	31.6%	1
2004	1999	4,576	4,576	4,576	0	0	0	0	0.0%	6
2004	2000	144,780	144,780	144,780	0	0	0	0	0.0%	5
2004	2001	215,250	215,250	215,250	8,716	0	0	8,716	4.0%	4
2004	2002	143,998	143,998	143,998	0	0	0	0	0.0%	3
2004	2003	108,431	108,431	108,431	0	0	0	0	0.0%	2
2004	2004	24,968	24,968	24,968	0	0	0	0	0.0%	1
2005	1999	3,568	3,568	3,568	0	0	0	0	0.0%	7
2005	2000	111,795	111,795	111,795	0	0	0	0	0.0%	6
2005	2001	174,334	174,334	174,334	-160	0	0	-160	-0.1%	5
2005	2002	136,122	136,122	136,122	306,201	0	0	306,201	224.9%	4
2005	2003	99,702	99,702	99,702	0	0	0	0	0.0%	3
2005	2004	25,611	25,611	25,611	0	0	0	0	0.0%	2
2005	2005	5,243	5,243	5,243	0	0	0	0	0.0%	1
2006	1999	3,572	3,572	3,572	0	0	0	0	0.0%	8
2006	2000	102,773	102,773	102,773	0	0	0	0	0.0%	7
2006	2001	161,277	161,277	161,277	0	0	0	0	0.0%	6
2006	2002	134,498	134,498	134,498	0	0	0	0	0.0%	5
2006	2003	91,713	91,713	91,713	0	0	0	0	0.0%	4
2006	2004	23,612	23,612	23,612	0	0	0	0	0.0%	3
2006	2005	9,515	9,515	9,515	0	0	0	0	0.0%	2
2006	2006	2,831	2,831	2,831	0	0	0	0	0.0%	1
2007	1999	3,571	3,571	3,571	0	0	0	0	0.0%	9
2007	2000	105,349	105,349	105,349	0	0	0	0	0.0%	8
2007	2001	159,094	159,094	159,094	0	0	0	0	0.0%	7
2007	2002	134,741	134,741	134,741	0	0	0	0	0.0%	6
2007	2003	88,437	88,437	88,437	0	0	0	0	0.0%	5
2007	2004	22,638	22,638	22,638	0	0	0	0	0.0%	4
2007	2005	10,488	10,488	10,488	0	0	0	0	0.0%	3
2007	2006	4,348	4,348	4,348	0	0	0	0	0.0%	2
2008	1999	3,573	3,573	3,573	0	0	0	0	0.0%	10
2008	2000	100,446	100,446	100,446	0	0	0	0	0.0%	9
2008	2001	158,829	158,829	158,829	52,917	0	0	52,917	33.3%	8
2008	2002	130,798	130,798	130,798	0	0	0	0	0.0%	7
2008	2003	86,062	86,062	86,062	0	0	0	0	0.0%	6
2008	2004	22,348	22,348	22,348	0	0	0	0	0.0%	5
2008	2005	9,643	9,643	9,643	0	0	0	0	0.0%	4
2008	2006	3,814	3,814	3,814	0	0	0	0	0.0%	3
2009	1999	3,572	3,572	3,572	0	0	0	0	0.0%	11
2009	2000	97,561	97,561	97,561	0	0	0	0	0.0%	10
2009	2001	172,474	172,474	172,474	0	0	0	0	0.0%	9
2009	2002	129,085	129,085	129,085	22,104	0	0	22,104	17.1%	8
2009	2003	83,639	83,639	83,639	0	0	0	0	0.0%	7
2009	2004	20,588	20,588	20,588	0	0	0	0	0.0%	6
2009	2005	9,509	9,509	9,509	0	0	0	0	0.0%	5
2009	2006	3,277	3,277	3,277	0	0	0	0	0.0%	4
2010	1999	3,572	3,572	3,572	0	0	0	0	0.0%	12
2010	2000	95,085	95,085	95,085	0	0	0	0	0.0%	11
2010	2001	153,193	153,193	153,193	0	0	0	0	0.0%	10
2010	2002	128,264	128,264	128,264	0	0	0	0	0.0%	9
2010	2003	83,415	83,415	83,415	0	0	0	0	0.0%	8
2010	2004	20,068	20,068	20,068	0	0	0	0	0.0%	7
2010	2005	8,626	8,626	8,626	0	0	0	0	0.0%	6
2010	2006	2,875	2,875	2,875	0	0	0	0	0.0%	5
2011	1999	3,571	3,571	3,571	0	0	0	0	0.0%	13
2011	2000	88,166	88,166	88,166	0	0	0	0	0.0%	12
2011	2001	150,726	150,726	150,726	0	0	0	0	0.0%	11
2011	2002	128,447	128,447	128,447	0	0	0	0	0.0%	10
2011	2003	82,356	82,356	82,356	0	0	0	0	0.0%	9
2011	2004	18,267	18,267	18,267	0	0	0	0	0.0%	8
2011	2005	8,300	8,300	8,300	0	0	0	0	0.0%	7
2011	2006	2,400	2,400	2,400	0	0	0	0	0.0%	6
2012	1999	3,573	3,573	3,573	0	0	0	0	0.0%	14
2012	2000	85,864	85,864	85,864	0	0	0	0	0.0%	13
2012	2001	148,023	148,023	148,023	22,470	0	0	22,470	15.2%	12
2012	2002	131,594	131,594	131,594	129,554	101,935	0	231,490	175.9%	11
2012	2003	81,391	81,391	81,391	4,345	0	0	4,345	5.3%	10
2012	2004	16,970	16,970	16,970	0	0	0	0	0.0%	9
2012	2005	8,252	8,252	8,252	0	0	0	0	0.0%	8
2012	2006	2,305	2,305	2,305	0	0	0	0	0.0%	7

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
1LTCGP0001, 1LTCGP0008

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2013	1999	3,572	3,572	3,572	0	0	0	0	0.0%	15
2013	2000	82,985	82,985	82,985	0	0	0	0	0.0%	14
2013	2001	147,214	147,214	147,214	0	0	0	0	0.0%	13
2013	2002	130,101	130,101	130,101	60,627	21,637	0	82,264	63.2%	12
2013	2003	81,591	81,591	81,591	0	0	0	0	0.0%	11
2013	2004	17,096	17,096	17,096	0	0	0	0	0.0%	10
2013	2005	7,923	7,923	7,923	0	0	0	0	0.0%	9
2013	2006	2,305	2,305	2,305	0	0	0	0	0.0%	8
2014	1999	3,572	3,548	3,548	0	0	0	0	0.0%	16
2014	2000	81,895	81,353	81,353	0	0	0	0	0.0%	15
2014	2001	145,110	144,149	144,149	7,078	0	0	7,078	4.9%	14
2014	2002	130,832	129,966	129,966	126,458	0	0	126,458	96.7%	13
2014	2003	81,263	80,725	80,725	0	0	0	0	0.0%	12
2014	2004	17,084	16,971	16,971	0	0	0	0	0.0%	11
2014	2005	7,817	7,765	7,765	0	0	0	0	0.0%	10
2014	2006	2,305	2,290	2,290	0	0	0	0	0.0%	9
2015	1999	3,571	3,255	3,735	0	0	0	0	0.0%	17
2015	2000	85,495	77,933	89,428	0	0	0	0	0.0%	16
2015	2001	153,969	140,352	161,053	0	0	0	0	0.0%	15
2015	2002	133,445	121,643	139,584	0	0	0	0	0.0%	14
2015	2003	83,729	76,324	87,581	0	0	0	0	0.0%	13
2015	2004	17,329	15,796	18,126	0	0	0	0	0.0%	12
2015	2005	8,289	7,556	8,671	0	0	0	0	0.0%	11
2015	2006	2,496	2,275	2,610	0	0	0	0	0.0%	10
2016	1999	3,573	3,092	3,853	0	0	0	0	0.0%	18
2016	2000	87,944	76,104	94,818	1,603	0	0	1,603	1.8%	17
2016	2001	154,569	133,761	166,652	6,299	0	0	6,299	4.1%	16
2016	2002	132,593	114,743	142,959	0	0	0	0	0.0%	15
2016	2003	84,608	73,218	91,222	0	0	0	0	0.0%	14
2016	2004	17,364	15,026	18,721	0	0	0	0	0.0%	13
2016	2005	8,864	7,670	9,557	0	0	0	0	0.0%	12
2016	2006	2,305	1,994	2,485	0	0	0	0	0.0%	11
2017	1999	3,572	2,815	3,957	0	0	37	37	1.0%	19
2017	2000	89,864	70,814	99,538	1,417	0	935	2,352	2.6%	18
2017	2001	160,831	126,735	178,144	131,425	0	1,673	133,099	82.8%	17
2017	2002	134,792	106,217	149,303	1,750	0	1,402	3,153	2.3%	16
2017	2003	89,005	70,136	98,586	1,560	0	926	2,486	2.8%	15
2017	2004	18,267	14,395	20,234	0	0	190	190	1.0%	14
2017	2005	9,282	7,315	10,282	0	0	97	97	1.0%	13
2017	2006	2,304	1,816	2,552	0	0	24	24	1.0%	12
2018	1999	3,572	2,712	4,110	0	0	229	229	6.4%	20
2018	2000	95,642	72,624	110,043	1,629	0	6,119	7,748	8.1%	19
2018	2001	160,087	121,558	184,191	15,597	51,012	10,241	76,851	48.0%	18
2018	2002	129,554	98,374	149,062	0	0	8,288	8,288	6.4%	17
2018	2003	89,809	68,194	103,332	0	0	5,745	5,745	6.4%	16
2018	2004	18,369	13,948	21,135	0	0	1,175	1,175	6.4%	15
2018	2005	10,869	8,253	12,506	0	0	695	695	6.4%	14
2018	2006	1,666	1,265	1,917	0	0	107	107	6.4%	13
2019	1999	2,674	1,937	3,284	0	0	518	518	19.4%	21
2019	2000	73,359	53,135	90,080	0	0	14,223	14,223	19.4%	20
2019	2001	116,902	84,673	143,549	0	0	22,665	22,665	19.4%	19
2019	2002	98,715	71,500	121,216	0	0	19,139	19,139	19.4%	18
2019	2003	67,390	48,811	82,751	0	57,338	13,065	70,403	104.5%	17
2019	2004	10,372	7,512	12,736	5,348	0	2,011	7,358	70.9%	16
2019	2005	8,359	6,055	10,264	1,910	0	1,621	3,531	42.2%	15
2019	2006	1,222	885	1,501	0	0	237	237	19.4%	14
1999	Total	3,771	3,771	3,771	0	0	0	0	0.0%	NA
2000	Total	30,358	30,358	30,358	0	0	0	0	0.0%	NA
2001	Total	340,927	340,927	340,927	0	0	0	0	0.0%	NA
2002	Total	546,317	546,317	546,317	195,783	0	0	195,783	35.8%	NA
2003	Total	654,342	654,342	654,342	24,580	0	0	24,580	3.8%	NA
2004	Total	642,004	642,004	642,004	8,716	0	0	8,716	1.4%	NA
2005	Total	556,375	556,375	556,375	306,042	0	0	306,042	55.0%	NA
2006	Total	529,791	529,791	529,791	0	0	0	0	0.0%	NA
2007	Total	528,666	528,666	528,666	0	0	0	0	0.0%	NA
2008	Total	515,514	515,514	515,514	52,917	0	0	52,917	10.3%	NA
2009	Total	519,705	519,705	519,705	22,104	0	0	22,104	4.3%	NA
2010	Total	495,098	495,098	495,098	0	0	0	0	0.0%	NA
2011	Total	482,233	482,233	482,233	0	0	0	0	0.0%	NA
2012	Total	477,973	477,973	477,973	156,369	101,935	0	258,305	54.0%	NA
2013	Total	472,786	472,786	472,786	60,626	21,637	0	82,263	17.4%	NA
2014	Total	469,879	466,766	466,766	133,536	0	0	133,536	28.4%	NA
2015	Total	488,322	445,135	510,788	0	0	0	0	0.0%	NA
2016	Total	491,819	425,610	530,266	7,901	0	0	7,901	1.6%	NA
2017	Total	507,918	400,242	562,596	136,152	0	5,284	141,437	27.8%	NA
2018	Total	509,568	386,930	586,296	17,226	51,012	32,599	100,838	19.8%	NA
2019	Total	378,992	274,509	465,381	7,258	57,338	73,478	138,074	36.4%	NA
Total	Total	9,642,361	9,195,054	9,917,956	1,129,210	231,923	111,362	1,472,495	15.3%	NA

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1999	1999	0	0	0	0	0	0	0	0.0%	1
2000	1999	0	0	0	0	0	0	0	0.0%	2
2000	2000	0	0	0	0	0	0	0	0.0%	1
2001	1999	0	0	0	0	0	0	0	0.0%	3
2001	2000	0	0	0	0	0	0	0	0.0%	2
2001	2001	3,098	3,098	3,098	0	0	0	0	0.0%	1
2002	1999	0	0	0	0	0	0	0	0.0%	4
2002	2000	0	0	0	0	0	0	0	0.0%	3
2002	2001	3,446	3,446	3,446	0	0	0	0	0.0%	2
2002	2002	2,867	2,867	2,867	161	0	0	161	5.6%	1
2003	1999	0	0	0	0	0	0	0	0.0%	5
2003	2000	0	0	0	0	0	0	0	0.0%	4
2003	2001	3,210	3,210	3,210	0	0	0	0	0.0%	3
2003	2002	3,617	3,617	3,617	0	0	0	0	0.0%	2
2003	2003	0	0	0	0	0	0	0	0.0%	1
2004	1999	0	0	0	0	0	0	0	0.0%	6
2004	2000	0	0	0	0	0	0	0	0.0%	5
2004	2001	2,510	2,510	2,510	0	0	0	0	0.0%	4
2004	2002	2,856	2,856	2,856	0	0	0	0	0.0%	3
2004	2003	0	0	0	0	0	0	0	0.0%	2
2004	2004	0	0	0	0	0	0	0	0.0%	1
2005	1999	0	0	0	0	0	0	0	0.0%	7
2005	2000	0	0	0	0	0	0	0	0.0%	6
2005	2001	2,503	2,503	2,503	0	0	0	0	0.0%	5
2005	2002	2,849	2,849	2,849	0	0	0	0	0.0%	4
2005	2003	0	0	0	0	0	0	0	0.0%	3
2005	2004	0	0	0	0	0	0	0	0.0%	2
2005	2005	0	0	0	0	0	0	0	0.0%	1
2006	1999	0	0	0	0	0	0	0	0.0%	8
2006	2000	0	0	0	0	0	0	0	0.0%	7
2006	2001	2,501	2,501	2,501	0	0	0	0	0.0%	6
2006	2002	2,856	2,856	2,856	0	0	0	0	0.0%	5
2006	2003	0	0	0	0	0	0	0	0.0%	4
2006	2004	0	0	0	0	0	0	0	0.0%	3
2006	2005	0	0	0	0	0	0	0	0.0%	2
2006	2006	0	0	0	0	0	0	0	0.0%	1
2007	1999	0	0	0	0	0	0	0	0.0%	9
2007	2000	0	0	0	0	0	0	0	0.0%	8
2007	2001	2,496	2,496	2,496	0	0	0	0	0.0%	7
2007	2002	2,856	2,856	2,856	0	0	0	0	0.0%	6
2007	2003	0	0	0	0	0	0	0	0.0%	5
2007	2004	0	0	0	0	0	0	0	0.0%	4
2007	2005	0	0	0	0	0	0	0	0.0%	3
2007	2006	0	0	0	0	0	0	0	0.0%	2
2008	1999	0	0	0	0	0	0	0	0.0%	10
2008	2000	0	0	0	0	0	0	0	0.0%	9
2008	2001	2,503	2,503	2,503	0	0	0	0	0.0%	8
2008	2002	2,856	2,856	2,856	0	0	0	0	0.0%	7
2008	2003	0	0	0	0	0	0	0	0.0%	

Exhibit 2b
Continental General Insurance Company
Pennsylvania Historic Experience by Calendar and Issue Year
All Policies Combined
1LTCGP0001, 1LTCGP0008

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2013	1999	0	0	0	0	0	0	0	0.0%	15
2013	2000	0	0	0	0	0	0	0	0.0%	14
2013	2001	2,501	2,501	2,501	0	0	0	0	0.0%	13
2013	2002	2,812	2,812	2,812	0	0	0	0	0.0%	12
2013	2003	0	0	0	0	0	0	0	0.0%	11
2013	2004	0	0	0	0	0	0	0	0.0%	10
2013	2005	0	0	0	0	0	0	0	0.0%	9
2013	2006	0	0	0	0	0	0	0	0.0%	8
2014	1999	0	0	0	0	0	0	0	0.0%	16
2014	2000	0	0	0	0	0	0	0	0.0%	15
2014	2001	2,504	2,504	2,504	0	0	0	0	0.0%	14
2014	2002	2,810	2,810	2,810	0	0	0	0	0.0%	13
2014	2003	0	0	0	0	0	0	0	0.0%	12
2014	2004	0	0	0	0	0	0	0	0.0%	11
2014	2005	0	0	0	0	0	0	0	0.0%	10
2014	2006	0	0	0	0	0	0	0	0.0%	9
2015	1999	0	0	0	0	0	0	0	0.0%	17
2015	2000	0	0	0	0	0	0	0	0.0%	16
2015	2001	2,499	2,178	2,499	0	0	0	0	0.0%	15
2015	2002	3,379	2,945	3,379	0	0	0	0	0.0%	14
2015	2003	0	0	0	0	0	0	0	0.0%	13
2015	2004	0	0	0	0	0	0	0	0.0%	12
2015	2005	0	0	0	0	0	0	0	0.0%	11
2015	2006	0	0	0	0	0	0	0	0.0%	10
2016	1999	0	0	0	0	0	0	0	0.0%	18
2016	2000	0	0	0	0	0	0	0	0.0%	17
2016	2001	2,503	2,009	2,503	0	0	0	0	0.0%	16
2016	2002	3,541	2,842	3,541	0	0	0	0	0.0%	15
2016	2003	0	0	0	0	0	0	0	0.0%	14
2016	2004	0	0	0	0	0	0	0	0.0%	13
2016	2005	0	0	0	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2017	1999	0	0	0	0	0	0	0	0.0%	19
2017	2000	0	0	0	0	0	0	0	0.0%	18
2017	2001	2,501	1,779	2,501	0	0	26	26	1.0%	17
2017	2002	4,056	2,885	4,056	0	0	42	42	1.0%	16
2017	2003	0	0	0	0	0	0	0	0.0%	15
2017	2004	0	0	0	0	0	0	0	0.0%	14
2017	2005	0	0	0	0	0	0	0	0.0%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2018	1999	0	0	0	0	0	0	0	0.0%	20
2018	2000	0	0	0	0	0	0	0	0.0%	19
2018	2001	2,501	1,651	2,501	0	0	160	160	6.4%	18
2018	2002	4,316	2,849	4,316	0	0	276	276	6.4%	17
2018	2003	0	0	0	0	0	0	0	0.0%	16
2018	2004	0	0	0	0	0	0	0	0.0%	15
2018	2005	0	0	0	0	0	0	0	0.0%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2019	1999	0	0	0	0	0	0	0	0.0%	21
2019	2000	0	0	0	0	0	0	0	0.0%	20
2019	2001	1,869	1,103	1,869	0	0	362	362	19.4%	19
2019	2002	3,648	2,152	3,648	0	0	707	707	19.4%	18
2019	2003	0	0	0	0	0	0	0	0.0%	17
2019	2004	0	0	0	0	0	0	0	0.0%	16
2019	2005	0	0	0	0	0	0	0	0.0%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
1999	Total	0	0	0	0	0	0	0	0.0%	NA
2000	Total	0	0	0	0	0	0	0	0.0%	NA
2001	Total	3,098	3,098	3,098	0	0	0	0	0.0%	NA
2002	Total	6,313	6,313	6,313	161	0	0	161	2.6%	NA
2003	Total	6,827	6,827	6,827	0	0	0	0	0.0%	NA
2004	Total	5,366	5,366	5,366	0	0	0	0	0.0%	NA
2005	Total	5,352	5,352	5,352	0	0	0	0	0.0%	NA
2006	Total	5,357	5,357	5,357	0	0	0	0	0.0%	NA
2007	Total	5,352	5,352	5,352	0	0	0	0	0.0%	NA
2008	Total	5,359	5,359	5,359	0	0	0	0	0.0%	NA
2009	Total	5,357	5,357	5,357	0	0	0	0	0.0%	NA
2010	Total	5,357	5,357	5,357	0	0	0	0	0.0%	NA
2011	Total	4,640	4,640	4,640	0	0	0	0	0.0%	NA
2012	Total	6,022	6,022	6,022	0	0	0	0	0.0%	NA
2013	Total	5,312	5,312	5,312	0	0	0	0	0.0%	NA
2014	Total	5,314	5,314	5,314	0	0	0	0	0.0%	NA
2015	Total	5,878	5,122	5,878	0	0	0	0	0.0%	NA
2016	Total	6,044	4,851	6,044	0	0	0	0	0.0%	NA
2017	Total	6,556	4,664	6,556	0	0	68	68	1.0%	NA
2018	Total	6,817	4,499	6,817	0	0	436	436	6.4%	NA
2019	Total	5,517	3,254	5,517	0	0	1,070	1,070	19.4%	NA
Total	Total	105,839	97,418	105,839	161	0	1,574	1,735	1.6%	NA

Exhibit 3a
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
All Policies Combined
Policy Forms: 1LTCGP0001, 1LTCGP0008

Calendar Year	Without Proposed Rate Increase										With Proposed 76% Rate Increase			
	Premium			By Incurral Year				Incurred Loss Ratio		Premium State Rtlvl	Incurred Claims	Incd LR State Rtlvl		
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl					
1999	3,771	3,771	3,771	0	0	0	0	0.0%	0.0%	3,771	0	0.0%		
2000	30,358	30,358	30,358	0	0	0	0	0.0%	0.0%	30,358	0	0.0%		
2001	340,927	340,927	340,927	0	0	0	0	0.0%	0.0%	340,927	0	0.0%		
2002	546,317	546,317	546,317	195,783	0	0	195,783	35.8%	35.8%	546,317	195,783	35.8%		
2003	654,342	654,342	654,342	24,580	0	0	24,580	3.8%	3.8%	654,342	24,580	3.8%		
2004	642,004	642,004	642,004	8,716	0	0	8,716	1.4%	1.4%	642,004	8,716	1.4%		
2005	556,375	556,375	556,375	306,042	0	0	306,042	55.0%	55.0%	556,375	306,042	55.0%		
2006	529,791	529,791	529,791	0	0	0	0	0.0%	0.0%	529,791	0	0.0%		
2007	528,666	528,666	528,666	0	0	0	0	0.0%	0.0%	528,666	0	0.0%		
2008	515,514	515,514	515,514	52,917	0	0	52,917	10.3%	10.3%	515,514	52,917	10.3%		
2009	519,705	519,705	519,705	22,104	0	0	22,104	4.3%	4.3%	519,705	22,104	4.3%		
2010	495,098	495,098	495,098	0	0	0	0	0.0%	0.0%	495,098	0	0.0%		
2011	482,233	482,233	482,233	0	0	0	0	0.0%	0.0%	482,233	0	0.0%		
2012	477,973	477,973	477,973	156,369	101,935	0	258,305	54.0%	54.0%	477,973	258,305	54.0%		
2013	472,786	472,786	472,786	60,626	21,637	0	82,263	17.4%	17.4%	472,786	82,263	17.4%		
2014	469,879	466,766	466,766	133,536	0	0	133,536	28.4%	28.6%	466,766	133,536	28.6%		
2015	488,322	445,135	510,788	0	0	0	0	0.0%	0.0%	510,788	0	0.0%		
2016	491,819	425,610	530,266	7,901	0	0	7,901	1.6%	1.5%	530,266	7,901	1.5%		
2017	507,918	400,242	562,596	136,152	0	5,284	141,437	27.8%	25.1%	562,596	141,437	25.1%		
2018	509,568	386,930	586,296	17,226	51,012	32,599	100,838	19.8%	17.2%	586,296	100,838	17.2%		
2019	378,992	274,509	465,381	7,258	57,338	73,478	138,074	36.4%	29.7%	465,381	138,074	29.7%		
Jan-Sept Oct-Dec	2019		102,703	174,116			84,071		48.3%		174,116	84,071	48.3%	
	2020		405,370	700,479			378,831		54.1%		700,479	378,831	54.1%	
	2021		396,109	684,476			438,208		64.0%		782,749	424,671	54.3%	
	2022		386,072	667,132			506,045		75.9%		994,345	451,732	45.4%	
	2023		375,218	648,377			583,379		90.0%		976,362	517,771	53.0%	
	2024		363,538	628,194			667,786		106.3%		945,969	591,597	62.5%	
	2025		351,096	606,694			759,677		125.2%		913,594	671,800	73.5%	
	2026		337,982	584,032			857,806		146.9%		879,468	757,300	86.1%	
	2027		324,257	560,315			962,225		171.7%		843,754	848,123	100.5%	
	2028		309,955	535,603			1,071,644		200.1%		806,541	943,141	116.9%	
	2029		295,124	509,975			1,181,486		231.7%		767,949	1,038,326	135.2%	
	2030		279,825	483,537			1,290,887		267.0%		728,138	1,132,897	155.6%	
	2031		264,133	456,421			1,393,683		305.4%		687,304	1,221,525	177.7%	
	2032		248,135	428,776			1,488,907		347.2%		645,676	1,303,367	201.9%	
	2033		231,927	400,770			1,574,539		392.9%		603,502	1,376,697	228.1%	
	2034		215,634	372,616			1,646,776		442.0%		561,106	1,438,218	256.3%	
	2035		199,405	344,573			1,705,994		495.1%		518,877	1,488,295	286.8%	
	2036		183,382	316,885			1,748,079		551.6%		477,183	1,523,402	319.2%	
	2037		167,703	289,790			1,775,914		612.8%		436,382	1,546,081	354.3%	
	2038		152,505	263,529			1,790,508		679.4%		396,836	1,557,269	392.4%	
	2039		137,918	238,322			1,793,630		752.6%		358,879	1,558,515	434.3%	
	2040		124,059	214,374			1,786,181		833.2%		322,816	1,550,645	480.3%	
	2041		111,030	191,859			1,764,852		919.9%		288,912	1,530,804	529.9%	
	2042		98,889	170,880			1,734,030		1014.8%		257,320	1,502,808	584.0%	
	2043		87,669	151,491			1,697,183		1120.3%		228,124	1,469,710	644.3%	
	2044		77,389	133,728			1,656,034		1238.4%		201,375	1,432,990	711.6%	
	2045		68,050	117,590			1,610,781		1369.8%		177,074	1,392,826	786.6%	
	2046		59,637	103,053			1,561,116		1514.9%		155,184	1,348,962	869.3%	
	2047		52,105	90,038			1,508,020		1674.9%		135,585	1,302,246	960.5%	
	2048		45,401	78,452			1,458,244		1858.8%		118,138	1,258,507	1065.3%	
	2049		39,461	68,189			1,412,016		2070.7%		102,683	1,217,948	1186.1%	
	2050		34,224	59,139			1,362,098		2303.2%		89,055	1,174,315	1318.6%	
	2051		29,628	51,197			1,309,862		2558.5%		77,095	1,128,782	1464.1%	
	2052		25,604	44,244			1,254,575		2835.6%		66,625	1,080,714	1622.1%	
	2053		22,084	38,162			1,199,184		3142.4%		57,466	1,032,633	1796.9%	
	2054		19,004	32,839			1,145,901		3489.4%		49,451	986,441	1994.8%	
	2055		16,312	28,188			1,085,141		3849.7%		42,447	933,881	2200.1%	
	2056		13,967	24,136			1,018,056		4218.1%		36,345	875,937	2410.1%	
	2057		11,923	20,603			946,883		4595.8%		31,025	814,527	2625.4%	
	2058		10,137	17,517			875,989		5000.7%		26,379	753,399	2856.1%	
	2059		8,579	14,824			801,857		5409.3%		22,322	689,526	3088.9%	
	2060		7,225	12,485			724,575		5803.7%		18,800	622,976	3313.7%	
	2061		6,058	10,468			647,564		6186.0%		15,764	556,688	3531.5%	
	2062		5,053	8,732			577,038		6608.5%		13,149	495,998	3772.2%	
	2063		4,186	7,233			510,739		7061.4%		10,892	438,962	4030.3%	
	2064		3,439	5,943			446,200		7507.6%		8,950	383,456	4284.5%	
	2065		2,804	4,846			383,818		7920.7%		7,297	329,816	4519.9%	
2066		2,269	3,921			328,189		8369.3%		5,905	281,989	4775.5%		
2067		1,822	3,149			282,493		8971.6%		4,742	242,704	5118.7%		
2068		1,450	2,505			242,637		9685.8%		3,772	208,447	5525.8%		
2069		1,141	1,972			205,905		10438.9%		2,970	176,878	5955.0%		
2070		890	1,538			172,357		11208.6%		2,316	148,050	6393.6%		
2071		687	1,187			143,857		12120.7%		1,787	123,562	6913.5%		
2072		525	907			119,589		13188.0%		1,366	102,712	7521.8%		
2073		396	685			97,647		14264.8%		1,031	83,861	8135.5%		
2074		295	510			78,600		15417.0%		768	67,500	8792.1%		
2075		217	375			62,187		16597.8%		564	53,402	9465.1%		
2076		157	272			48,174		17723.4%		409	41,367	10106.5%		
2077		113	195			36,758		18891.3%		293	31,563	10772.0%		
2078		80	137			27,549		20036.9%		207	23,654	11424.7%		
Without Interest														
Past	9,642,361	9,195,054	9,917,956	1,129,210	231,923	111,362	1,472,495	15.3%	14.8%		9,917,956	1,472,495	14.8%	
Future		6,721,950	11,612,173				56,023,953		482.5%		16,785,609	48,744,813	290.4%	
Lifetime		15,917,003	21,530,129				57,496,448		267.1%		26,703,565	50,217,307	188.1%	
With 4.5% Interest														
Past	15,112,417	14,625,348	15,409,207	1,828,483	280,934	114,979	2,224,395	14.7%	14.4%		15,409,207	2,224,395	14.4%	
Future		4,388,249	7,579,557				22,514,828		297.0%		10,744,615	19,724,772	183.6%	
Lifetime		19,013,598	22,988,764				24,739,223		107.6%		26,153,822	21,949,168	83.9%	

Exhibit 3b
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Premium Paying Policies Only
Policy Forms: 1LTCGP0001, 1LTCGP0008

Calendar Year	Without Proposed Rate Increase								With Proposed 76% Rate Increase				
	Premium			By Incurred Year				Incurred Loss Ratio		Premium	Incurred	Incd LR	
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl	State Rtlvl	Claims	State Rtlvl	
1999	3,771	3,771	3,771	0	0	0	0	0.0%	0.0%	3,771	0	0.0%	
2000	29,159	29,159	29,159	0	0	0	0	0.0%	0.0%	29,159	0	0.0%	
2001	332,359	332,359	332,359	0	0	0	0	0.0%	0.0%	332,359	0	0.0%	
2002	535,218	535,218	535,218	195,783	0	0	195,783	36.6%	36.6%	535,218	195,783	36.6%	
2003	640,543	640,543	640,543	24,580	0	0	24,580	3.8%	3.8%	640,543	24,580	3.8%	
2004	630,720	630,720	630,720	8,716	0	0	8,716	1.4%	1.4%	630,720	8,716	1.4%	
2005	544,606	544,606	544,606	306,042	0	0	306,042	56.2%	56.2%	544,606	306,042	56.2%	
2006	517,652	517,652	517,652	0	0	0	0	0.0%	0.0%	517,652	0	0.0%	
2007	515,873	515,873	515,873	0	0	0	0	0.0%	0.0%	515,873	0	0.0%	
2008	503,001	503,001	503,001	52,917	0	0	52,917	10.5%	10.5%	503,001	52,917	10.5%	
2009	507,142	507,142	507,142	22,104	0	0	22,104	4.4%	4.4%	507,142	22,104	4.4%	
2010	482,550	482,550	482,550	0	0	0	0	0.0%	0.0%	482,550	0	0.0%	
2011	469,675	469,675	469,675	0	0	0	0	0.0%	0.0%	469,675	0	0.0%	
2012	465,440	465,440	465,440	156,369	101,935	0	258,305	55.5%	55.5%	465,440	258,305	55.5%	
2013	460,234	460,234	460,234	60,626	21,637	0	82,263	17.9%	17.9%	460,234	82,263	17.9%	
2014	457,332	454,303	454,303	133,536	0	0	133,536	29.2%	29.4%	454,303	133,536	29.4%	
2015	478,869	436,518	500,900	0	0	0	0	0.0%	0.0%	500,900	0	0.0%	
2016	484,908	419,629	522,815	7,901	0	0	7,901	1.6%	1.5%	522,815	7,901	1.5%	
2017	503,427	396,703	557,621	136,152	0	5,238	141,390	28.1%	25.4%	557,621	141,390	25.4%	
2018	508,106	385,820	584,614	17,226	51,012	32,506	100,744	19.8%	17.2%	584,614	100,744	17.2%	
2019	378,989	274,506	465,377	7,258	57,338	73,478	138,073	36.4%	29.7%	465,377	138,073	29.7%	
Jan-Sept Oct-Dec	2019		102,703	174,116			83,982		48.2%		174,116	83,982	48.2%
	2020		405,370	700,479			378,449		54.0%		700,479	378,449	54.0%
	2021		396,109	684,476			437,786		64.0%		782,749	424,248	54.2%
	2022		386,072	667,132			505,579		75.8%		994,345	451,266	45.4%
	2023		375,218	648,377			582,871		89.9%		976,362	517,263	53.0%
	2024		363,538	628,194			667,234		106.2%		945,969	591,045	62.5%
	2025		351,096	606,694			759,079		125.1%		913,594	671,202	73.5%
	2026		337,982	584,032			857,164		146.8%		879,468	756,657	86.0%
	2027		324,257	560,315			961,538		171.6%		843,754	847,437	100.4%
	2028		309,955	535,603			1,070,916		199.9%		806,541	942,413	116.8%
	2029		295,124	509,975			1,180,712		231.5%		767,949	1,037,552	135.1%
	2030		279,825	483,537			1,290,061		266.8%		728,138	1,132,072	155.5%
	2031		264,133	456,421			1,392,808		305.2%		687,304	1,220,650	177.6%
	2032		248,135	428,776			1,487,984		347.0%		645,676	1,302,443	201.7%
	2033		231,927	400,770			1,573,570		392.6%		603,502	1,375,729	228.0%
	2034		215,634	372,616			1,645,762		441.7%		561,106	1,437,203	256.1%
	2035		199,405	344,573			1,704,931		494.8%		518,877	1,487,232	286.6%
	2036		183,382	316,885			1,746,977		551.3%		477,183	1,522,300	319.0%
	2037		167,703	289,790			1,774,784		612.4%		436,382	1,544,951	354.0%
	2038		152,505	263,529			1,789,366		679.0%		396,836	1,556,127	392.1%
	2039		137,918	238,322			1,792,490		752.1%		358,879	1,557,375	434.0%
	2040		124,059	214,374			1,785,055		832.7%		322,816	1,549,520	480.0%
	2041		111,030	191,859			1,763,758		919.3%		288,912	1,529,710	529.5%
	2042		98,889	170,880			1,732,984		1014.2%		257,320	1,501,762	583.6%
	2043		87,669	151,491			1,696,197		1119.7%		228,124	1,468,725	643.8%
	2044		77,389	133,728			1,655,121		1237.7%		201,375	1,432,077	711.2%
	2045		68,050	117,590			1,609,948		1369.1%		177,074	1,391,992	786.1%
	2046		59,637	103,053			1,560,361		1514.1%		155,184	1,348,206	868.8%
	2047		52,105	90,038			1,507,343		1674.1%		135,585	1,301,569	960.0%
	2048		45,401	78,452			1,457,644		1858.0%		118,138	1,257,907	1064.8%
	2049		39,461	68,189			1,411,489		2070.0%		102,683	1,217,421	1185.6%
	2050		34,224	59,139			1,361,634		2302.4%		89,055	1,173,851	1318.1%
	2051		29,628	51,197			1,309,456		2557.7%		77,095	1,128,376	1463.6%
	2052		25,604	44,244			1,254,220		2834.8%		66,625	1,080,359	1621.5%
	2053		22,084	38,162			1,198,875		3141.6%		57,466	1,032,323	1796.4%
	2054		19,004	32,839			1,145,630		3488.6%		49,451	986,170	1994.2%
	2055		16,312	28,188			1,084,902		3848.8%		42,447	933,642	2199.6%
	2056		13,967	24,136			1,017,849		4217.2%		36,345	875,730	2409.5%
	2057		11,923	20,603			946,707		4595.0%		31,025	814,351	2624.8%
	2058		10,137	17,517			875,843		4999.9%		26,379	753,252	2855.5%
	2059		8,579	14,824			801,735		5408.5%		22,322	689,403	3088.4%
	2060		7,225	12,485			724,473		5802.9%		18,800	622,875	3313.1%
	2061		6,058	10,468			647,484		6185.3%		15,764	556,607	3531.0%
	2062		5,053	8,732			576,974		6607.8%		13,149	495,934	3771.7%
	2063		4,186	7,233			510,690		7060.7%		10,892	438,913	4029.8%
	2064		3,439	5,943			446,163		7506.9%		8,950	383,419	4284.1%
	2065		2,804	4,846			383,790		7920.1%		7,297	329,789	4519.5%
2066		2,269	3,921			328,169		8368.8%		5,905	281,969	4775.1%	
2067		1,822	3,149			282,478		8971.2%		4,742	242,690	5118.4%	
2068		1,450	2,505			242,627		9685.4%		3,772	208,436	5525.5%	
2069		1,141	1,972			205,898		10438.6%		2,970	176,871	5954.7%	
2070		890	1,538			172,352		11208.2%		2,316	148,045	6393.4%	
2071		687	1,187			143,853		12120.4%		1,787	123,558	6913.3%	
2072		525	907			119,587		13187.7%		1,366	102,710	7521.7%	
2073		396	685			97,645		14264.6%		1,031	83,860	8135.4%	
2074		295	510			78,599		15416.8%		768	67,499	8792.0%	
2075		217	375			62,187		16597.7%		564	53,402	9465.0%	
2076		157	272			48,174		17723.2%		409	41,366	10106.4%	
2077		113	195			36,758		18891.2%		293	31,562	10771.9%	
2078		80	137			27,549		20036.8%		207	23,654	11424.6%	
Without Interest													
Past	9,449,576	9,005,423	9,723,574	1,129,210	231,923	111,221	1,472,354	15.6%	15.1%	9,723,574	1,472,354	15.1%	
Future		6,721,950	11,612,173				55,996,242		482.2%	16,785,609	48,717,102	290.2%	
Lifetime		15,727,373	21,335,747				57,468,596		269.4%	26,509,183	50,189,456	189.3%	
With 4.5% Interest													
Past	14,798,126	14,314,668	15,093,106	1,828,483	280,934	114,828	2,224,244	15.0%	14.7%	15,093,106	2,224,244	14.7%	
Future		4,388,249	7,579,557				22,501,493		296.9%	10,744,615	19,711,438	183.5%	
Lifetime		18,702,917	22,672,663				24,725,738		109.1%	25,837,721	21,935,682	84.9%	

Exhibit 4a
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 1LTCGP0001, 1LTCGP0008

Calendar Year	Without Proposed Rate Increase									With Proposed 76% Rate Increase			
	Premium			By Incurral Year				Incurred Loss Ratio		Premium State Rtlvl	Incurred Claims	Incd LR State Rtlvl	
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl				
1999	0	0	0	0	0	0	0	0.0%	0.0%	0	0	0.0%	
2000	0	0	0	0	0	0	0	0.0%	0.0%	0	0	0.0%	
2001	3,098	3,098	3,098	0	0	0	0	0.0%	0.0%	3,098	0	0.0%	
2002	6,313	6,313	6,313	161	0	0	161	2.6%	2.6%	6,313	161	2.6%	
2003	6,827	6,827	6,827	0	0	0	0	0.0%	0.0%	6,827	0	0.0%	
2004	5,366	5,366	5,366	0	0	0	0	0.0%	0.0%	5,366	0	0.0%	
2005	5,352	5,352	5,352	0	0	0	0	0.0%	0.0%	5,352	0	0.0%	
2006	5,357	5,357	5,357	0	0	0	0	0.0%	0.0%	5,357	0	0.0%	
2007	5,352	5,352	5,352	0	0	0	0	0.0%	0.0%	5,352	0	0.0%	
2008	5,359	5,359	5,359	0	0	0	0	0.0%	0.0%	5,359	0	0.0%	
2009	5,357	5,357	5,357	0	0	0	0	0.0%	0.0%	5,357	0	0.0%	
2010	5,357	5,357	5,357	0	0	0	0	0.0%	0.0%	5,357	0	0.0%	
2011	4,640	4,640	4,640	0	0	0	0	0.0%	0.0%	4,640	0	0.0%	
2012	6,022	6,022	6,022	0	0	0	0	0.0%	0.0%	6,022	0	0.0%	
2013	5,312	5,312	5,312	0	0	0	0	0.0%	0.0%	5,312	0	0.0%	
2014	5,314	5,314	5,314	0	0	0	0	0.0%	0.0%	5,314	0	0.0%	
2015	5,878	5,122	5,878	0	0	0	0	0.0%	0.0%	5,878	0	0.0%	
2016	6,044	4,851	6,044	0	0	0	0	0.0%	0.0%	6,044	0	0.0%	
2017	6,556	4,664	6,556	0	0	68	68	1.0%	1.0%	6,556	68	1.0%	
2018	6,817	4,499	6,817	0	0	436	436	6.4%	6.4%	6,817	436	6.4%	
2019	5,517	3,254	5,517	0	0	1,070	1,070	19.4%	19.4%	5,517	1,070	19.4%	
Jan-Sept Oct-Dec	2019		1,083	1,836			1,335		72.7%		1,836	1,335	72.7%
	2020		4,252	7,347			6,247		85.0%		7,347	6,247	85.0%
	2021		4,114	7,109			7,418		104.3%		8,130	7,175	88.2%
	2022		3,960	6,843			8,726		127.5%		10,199	7,739	75.9%
	2023		3,790	6,549			10,174		155.4%		9,861	8,976	91.0%
	2024		3,602	6,225			11,509		184.9%		9,374	10,142	108.2%
	2025		3,400	5,876			12,799		217.8%		8,848	11,265	127.3%
	2026		3,186	5,506			14,062		255.4%		8,291	12,361	149.1%
	2027		2,962	5,119			15,403		300.9%		7,708	13,522	175.4%
	2028		2,729	4,716			16,707		354.3%		7,101	14,648	206.3%
	2029		2,488	4,300			17,549		408.1%		6,475	15,368	237.3%
	2030		2,243	3,875			17,990		464.2%		5,835	15,735	269.6%
	2031		1,996	3,449			18,156		526.4%		5,194	15,861	305.4%
	2032		1,754	3,030			18,096		597.1%		4,563	15,789	346.0%
	2033		1,518	2,623			17,852		680.6%		3,950	15,558	393.9%
	2034		1,293	2,235			17,073		763.9%		3,366	14,862	441.6%
	2035		1,085	1,876			15,832		844.1%		2,824	13,767	487.5%
	2036		896	1,549			14,498		936.0%		2,332	12,593	539.9%
	2037		729	1,260			13,107		1040.0%		1,898	11,374	599.3%
	2038		585	1,011			11,740		1161.1%		1,523	10,179	668.5%
	2039		462	798			10,417		1304.7%		1,202	9,023	750.5%
	2040		359	621			8,841		1423.6%		935	7,654	818.5%
	2041		276	477			7,300		1531.8%		718	6,317	880.2%
	2042		209	361			5,986		1657.5%		544	5,176	951.8%
	2043		156	270			4,829		1791.5%		406	4,173	1028.2%
	2044		115	198			3,823		1929.1%		298	3,302	1106.6%
	2045		83	143			2,951		2058.7%		216	2,548	1180.6%
	2046		59	102			2,222		2173.0%		154	1,918	1245.7%
	2047		42	72			1,645		2281.8%		109	1,420	1307.7%
	2048		29	50			1,199		2396.5%		75	1,035	1373.0%
	2049		20	34			856		2510.9%		51	738	1438.1%
	2050		13	23			595		2598.8%		34	513	1488.1%
	2051		9	15			406		2667.9%		23	350	1526.9%
	2052		6	10			283		2819.3%		15	243	1612.8%
	2053		4	7			197		3014.9%		10	170	1724.3%
	2054		2	4			135		3213.7%		6	116	1837.6%
	2055		2	3			90		3414.0%		4	78	1951.6%
	2056		1	2			60		3603.7%		2	51	2057.8%
	2057		1	1			39		3807.9%		2	34	2172.9%
	2058		0	1			26		4030.3%		1	22	2298.8%
	2059		0	0			17		4207.7%		1	14	2399.5%
	2060		0	0			11		4411.2%		0	9	2515.1%
	2061		0	0			7		4678.0%		0	6	2666.9%
	2062		0	0			4		5555.7%		0	4	3167.1%
	2063		0	0			3		6210.1%		0	2	3540.0%
	2064		0	0			2		6583.5%		0	2	3752.7%
	2065		0	0			1		6979.7%		0	1	3978.5%
	2066		0	0			1		7399.9%		0	1	4218.0%
2067		0	0			0		2356.6%		0	0	1343.8%	
2068		0	0			0		0.0%		0	0	0.0%	
2069		0	0			0		0.0%		0	0	0.0%	
2070		0	0			0		0.0%		0	0	0.0%	
2071		0	0			0		0.0%		0	0	0.0%	
2072		0	0			0		0.0%		0	0	0.0%	
2073		0	0			0		0.0%		0	0	0.0%	
2074		0	0			0		0.0%		0	0	0.0%	
2075		0	0			0		0.0%		0	0	0.0%	
2076		0	0			0		0.0%		0	0	0.0%	
2077		0	0			0		0.0%		0	0	0.0%	
2078		0	0			0		0.0%		0	0	0.0%	
Without Interest													
Past	105,839	97,418	105,839	161	0	1,574	1,735	1.6%	1.6%	105,839	1,735	1.6%	
Future		49,515	85,527				318,218		372.1%		121,464	279,418	230.0%
Lifetime		146,933	191,366				319,953		167.2%		227,304	281,154	123.7%
With 4.5% Interest													
Past	161,675	152,549	161,675	345	0	1,624	1,968	1.2%	1.2%	161,675	1,968	1.2%	
Future		36,582	63,179				190,112		300.9%		88,141	167,787	190.4%
Lifetime		189,131	224,854				192,080		85.4%		249,816	169,755	68.0%

Exhibit 4b
Continental General Insurance Company
Pennsylvania Experience
Premium Paying Policies Only
Policy Forms: 1LTCGP0001, 1LTCGP0008

Calendar Year	Without Proposed Rate Increase										With Proposed 76% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio		Premium State Rtlvl	Incurred Claims	Incd LR State Rtlvl	
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl				
1999	0	0	0	0	0	0	0	0.0%	0.0%	0	0	0.0%	
2000	0	0	0	0	0	0	0	0.0%	0.0%	0	0	0.0%	
2001	3,098	3,098	3,098	0	0	0	0	0.0%	0.0%	3,098	0	0.0%	
2002	6,313	6,313	6,313	161	0	0	161	2.6%	2.6%	6,313	161	2.6%	
2003	6,827	6,827	6,827	0	0	0	0	0.0%	0.0%	6,827	0	0.0%	
2004	5,366	5,366	5,366	0	0	0	0	0.0%	0.0%	5,366	0	0.0%	
2005	5,352	5,352	5,352	0	0	0	0	0.0%	0.0%	5,352	0	0.0%	
2006	5,357	5,357	5,357	0	0	0	0	0.0%	0.0%	5,357	0	0.0%	
2007	5,352	5,352	5,352	0	0	0	0	0.0%	0.0%	5,352	0	0.0%	
2008	5,359	5,359	5,359	0	0	0	0	0.0%	0.0%	5,359	0	0.0%	
2009	5,357	5,357	5,357	0	0	0	0	0.0%	0.0%	5,357	0	0.0%	
2010	5,357	5,357	5,357	0	0	0	0	0.0%	0.0%	5,357	0	0.0%	
2011	4,640	4,640	4,640	0	0	0	0	0.0%	0.0%	4,640	0	0.0%	
2012	6,022	6,022	6,022	0	0	0	0	0.0%	0.0%	6,022	0	0.0%	
2013	5,312	5,312	5,312	0	0	0	0	0.0%	0.0%	5,312	0	0.0%	
2014	5,314	5,314	5,314	0	0	0	0	0.0%	0.0%	5,314	0	0.0%	
2015	5,878	5,122	5,878	0	0	0	0	0.0%	0.0%	5,878	0	0.0%	
2016	6,044	4,851	6,044	0	0	0	0	0.0%	0.0%	6,044	0	0.0%	
2017	6,556	4,664	6,556	0	0	68	68	1.0%	1.0%	6,556	68	1.0%	
2018	6,817	4,499	6,817	0	0	436	436	6.4%	6.4%	6,817	436	6.4%	
2019	5,517	3,254	5,517	0	0	1,070	1,070	19.4%	19.4%	5,517	1,070	19.4%	
Jan-Sept													
Oct-Dec													
2019		1,083	1,836				1,335		72.7%	1,836	1,335	72.7%	
2020		4,252	7,347				6,247		85.0%	7,347	6,247	85.0%	
2021		4,114	7,109				7,418		104.3%	8,130	7,175	88.2%	
2022		3,960	6,843				8,726		127.5%	10,199	7,739	75.9%	
2023		3,790	6,549				10,174		155.4%	9,861	8,976	91.0%	
2024		3,602	6,225				11,509		184.9%	9,374	10,142	108.2%	
2025		3,400	5,876				12,799		217.8%	8,848	11,265	127.3%	
2026		3,186	5,506				14,062		255.4%	8,291	12,361	149.1%	
2027		2,962	5,119				15,403		300.9%	7,708	13,522	175.4%	
2028		2,729	4,716				16,707		354.3%	7,101	14,648	206.3%	
2029		2,488	4,300				17,549		408.1%	6,475	15,368	237.3%	
2030		2,243	3,875				17,990		464.2%	5,835	15,735	269.6%	
2031		1,996	3,449				18,156		526.4%	5,194	15,861	305.4%	
2032		1,754	3,030				18,096		597.1%	4,563	15,789	346.0%	
2033		1,518	2,623				17,852		680.6%	3,950	15,558	393.9%	
2034		1,293	2,235				17,073		763.9%	3,366	14,862	441.6%	
2035		1,085	1,876				15,832		844.1%	2,824	13,767	487.5%	
2036		896	1,549				14,498		936.0%	2,332	12,593	539.9%	
2037		729	1,260				13,107		1040.0%	1,898	11,374	599.3%	
2038		585	1,011				11,740		1161.1%	1,523	10,179	668.5%	
2039		462	798				10,417		1304.7%	1,202	9,023	750.5%	
2040		359	621				8,841		1423.6%	935	7,654	818.5%	
2041		276	477				7,300		1531.8%	718	6,317	880.2%	
2042		209	361				5,986		1657.5%	544	5,176	951.8%	
2043		156	270				4,829		1791.5%	406	4,173	1028.2%	
2044		115	198				3,823		1929.1%	298	3,302	1106.6%	
2045		83	143				2,951		2058.7%	216	2,548	1180.6%	
2046		59	102				2,222		2173.0%	154	1,918	1245.7%	
2047		42	72				1,645		2281.8%	109	1,420	1307.7%	
2048		29	50				1,199		2396.5%	75	1,035	1373.0%	
2049		20	34				856		2510.9%	51	738	1438.1%	
2050		13	23				595		2598.8%	34	513	1488.1%	
2051		9	15				406		2667.9%	23	350	1526.9%	
2052		6	10				283		2819.3%	15	243	1612.8%	
2053		4	7				197		3014.9%	10	170	1724.3%	
2054		2	4				135		3213.7%	6	116	1837.6%	
2055		2	3				90		3414.0%	4	78	1951.6%	
2056		1	2				60		3603.7%	2	51	2057.8%	
2057		1	1				39		3807.9%	2	34	2172.9%	
2058		0	1				26		4030.3%	1	22	2298.8%	
2059		0	0				17		4207.7%	1	14	2399.5%	
2060		0	0				11		4411.2%	0	9	2515.1%	
2061		0	0				7		4678.0%	0	6	2666.9%	
2062		0	0				4		5555.7%	0	4	3167.1%	
2063		0	0				3		6210.1%	0	2	3540.0%	
2064		0	0				2		6583.5%	0	2	3752.7%	
2065		0	0				1		6979.7%	0	1	3978.5%	
2066		0	0				1		7399.9%	0	1	4218.0%	
2067		0	0				0		2356.6%	0	0	1343.8%	
2068		0	0				0		0.0%	0	0	0.0%	
2069		0	0				0		0.0%	0	0	0.0%	
2070		0	0				0		0.0%	0	0	0.0%	
2071		0	0				0		0.0%	0	0	0.0%	
2072		0	0				0		0.0%	0	0	0.0%	
2073		0	0				0		0.0%	0	0	0.0%	
2074		0	0				0		0.0%	0	0	0.0%	
2075		0	0				0		0.0%	0	0	0.0%	
2076		0	0				0		0.0%	0	0	0.0%	
2077		0	0				0		0.0%	0	0	0.0%	
2078		0	0				0		0.0%	0	0	0.0%	
Without Interest													
Past	105,839	97,418	105,839	161	0	1,574	1,735	1.6%	1.6%	105,839	1,735	1.6%	
Future		49,515	85,527				318,218		372.1%		279,418	230.0%	
Lifetime		146,933	191,366				319,953		167.2%		227,304	123.7%	
With 4.5% Interest													
Past	161,675	152,549	161,675	345	0	1,624	1,968	1.2%	1.2%	161,675	1,968	1.2%	
Future		36,582	63,179				190,112		300.9%		167,787	190.4%	
Lifetime		189,131	224,854				192,080		85.4%		169,755	68.0%	

Exhibit 5
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Premium Paying Policies Only
Projection on Original Rate Level
Policy Forms: 1LTCGP0001, 1LTCGP0008

Calendar Year	Original Assumptions			Current Assumptions		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium*	Incurred Claims**	Loss Ratio
Oct - Dec 2019	101,557	175,038	172.4%	102,703	82,712	80.5%
2020	388,736	728,180	187.3%	405,370	369,886	91.2%
2021	359,313	804,956	224.0%	379,874	417,578	109.9%
2022	331,000	874,429	264.2%	332,018	451,077	135.9%
2023	304,287	880,411	289.3%	321,036	517,399	161.2%
2024	279,415	844,331	302.2%	311,043	591,192	190.1%
2025	256,061	813,351	317.6%	300,398	671,360	223.5%
2026	232,705	885,432	380.5%	289,177	756,825	261.7%
2027	208,844	996,087	477.0%	277,434	847,614	305.5%
2028	185,793	1,012,574	545.0%	265,198	942,600	355.4%
2029	164,494	957,406	582.0%	252,508	1,037,746	411.0%
2030	144,772	901,438	622.7%	239,418	1,132,271	472.9%
2031	124,543	980,409	787.2%	225,992	1,220,852	540.2%
2032	103,429	1,091,346	1055.2%	212,304	1,302,647	613.6%
2033	83,688	1,054,297	1259.8%	198,437	1,375,931	693.4%
2034	66,771	921,726	1380.4%	184,497	1,437,401	779.1%
2035	52,907	797,180	1506.7%	170,611	1,487,425	871.8%
2036	41,459	839,322	2024.5%	156,902	1,522,484	970.3%
2037	31,959	937,111	2932.2%	143,486	1,545,125	1076.8%
2038	24,313	893,033	3673.0%	130,483	1,556,291	1192.7%
2039	18,308	757,334	4136.6%	118,003	1,557,527	1319.9%
2040	13,295	629,211	4732.6%	106,145	1,549,660	1459.9%
2041	8,128	644,505	7929.0%	94,997	1,529,838	1610.4%
2042	3,673	719,588	19588.9%	84,609	1,501,878	1775.1%
2043	1,278	695,272	54410.2%	75,009	1,468,829	1958.2%
2044	342	600,744	175479.2%	66,214	1,432,170	2162.9%
2045	65	506,226	773412.2%	58,224	1,392,075	2390.9%
2046	-	506,809		51,026	1,348,279	2642.3%
2047	-	546,439		44,581	1,301,632	2919.7%
2048	-	518,387		38,845	1,257,962	3238.4%
2049	-	442,277		33,763	1,217,469	3605.9%
2050	-	357,592		29,282	1,173,894	4008.9%
2051	-	295,906		25,349	1,128,413	4451.4%
2052	-	257,198		21,907	1,080,391	4931.7%
2053	-	229,769		18,895	1,032,351	5463.5%
2054	-	207,272		16,260	986,194	6065.2%
2055	-	187,063		13,957	933,663	6689.6%
2056	-	168,939		11,950	875,748	7328.1%
2057	-	79,921		10,201	814,366	7982.9%
2058	-	-		8,674	753,265	8684.6%
2059	-	-		7,340	689,414	9392.8%
2060	-	-		6,182	622,884	10076.3%
2061	-	-		5,183	556,615	10738.8%
2062	-	-		4,323	495,941	11471.0%
2063	-	-		3,581	438,918	12256.0%
2064	-	-		2,943	383,424	13029.3%
2065	-	-		2,399	329,792	13745.2%
2066	-	-		1,942	281,971	14522.6%
2067	-	-		1,559	242,692	15566.6%
2068	-	-		1,240	208,438	16804.7%
2069	-	-		977	176,873	18110.2%
2070	-	-		761	148,046	19444.3%
2071	-	-		588	123,559	21025.4%
2072	-	-		449	102,710	22875.6%
2073	-	-		339	83,860	24742.2%
2074	-	-		252	67,499	26739.1%
2075	-	-		186	53,402	28785.8%
2076	-	-		135	41,366	30736.5%
2077	-	-		96	31,563	32760.6%
2078	-	-		68	23,654	34745.5%

Loss Ratio Summaries as of 09/30/2019 (Discounted at 4.5%)

Projected	2,735,069	14,270,847	521.8%	3,865,398	19,697,756	509.6%
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Prospective PV Rate Increase Calculation

1. Δ PV(Future Incurred Claims)***	7,396,684
2. Δ PV(Future Earned Premium)	1,130,329
3. PV _{Current} (Future Earned Premium)	3,865,398
4. Rate Increase %	$\frac{\Delta \text{PV(Future Incurred Claims)} - 58\% * \Delta \text{PV(Future Earned Premium)}}{85\% * \text{PV}_{\text{Current}}(\text{Future Earned Premium})}$ 205%
5. State- Specific cumulative percent rate increase to date	73%
6. State- Specific Adjusted Rate Increase	76%

*Includes Shock Lapse

**Includes Shock Lapse and Proposed RINC for Survivorship and WOP

***Current Assumptions Experience Contains MAE and Includes Shock Lapse and Proposed RINC for Survivorship and WOP

Exhibit 6
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Rate Increase History as of Filing Date
Policy Forms: 1LTCGP0001, 1LTCGP0008

[illegible]